15 CENTS

Everybody's Magazine

JUNE

The Crime of Amalgamated

"You will need no prescription if you eat a healthful breakfast"

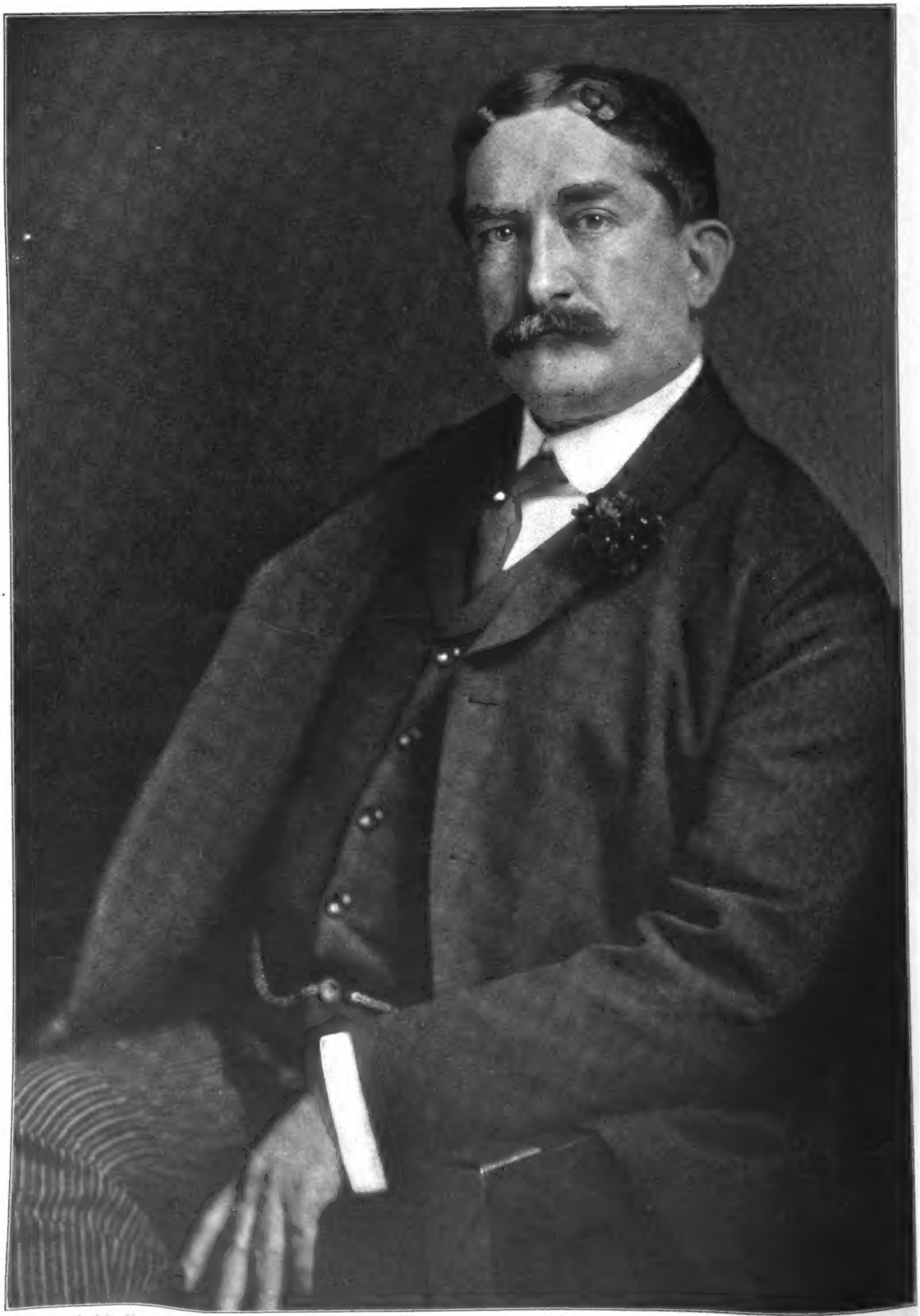
If there is a grocer who cannot supply you send us his name and we will mail you a free sample.

Pillsbury's VITOS
MEAT OF THE WHEAT

A breakfast food with science, common sense, and cleanliness behind it. Only the nutritive, easily digested parts of the very best Northwestern Hard Wheat are used. No human hand touches it from field to table. Nothing but spotless, germless machinery throughout every process. No "pre-digesting" or treating with chemicals. Just the wholesome "meat of the wheat" ready to cook in a hundred different ways, each one deliciously appetizing. Worthy from every point of view to bear the name of Pillsbury.

PILLSBURY-WASHBURN FLOUR MILLS CO., Ltd.
MINNEAPOLIS, MINN.

ALUMNI ASSOCIATION
PROPERTY.
DO NOT TAKE FROM ALUMNI ROOM.



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THOMAS W. LAWSON

AFTER TWELVE MONTHS OF "FRENZIED FINANCE."

EVERYBODY'S MAGAZINE

VOL. XII. JUNE, 1905. No. 6.

Frenzied Finance

The Story of AMALGAMATED

By THOMAS W. LAWSON, of Boston

PART II

EDITOR'S NOTE.—In this, the pivotal instalment of "Frenzied Finance" which the public has so impatiently awaited, the author plainly sets forth the details of the first great crime of Amalgamated, describes the interview in which H. H. Rogers sought to compel him to shoulder the legal responsibility for the subscription advertisements of the new corporation, and tells how finally he outwitted Rogers and committed "Standard Oil" and the National City Bank to announcements which absolutely fastened liability on them. These advertisements are reproduced and dissected, and there follows a vivid picture of the spectacular midnight scene in the great banking-house where the subscription allotment was made and the fraud perpetrated whereby, contrary to the formal public pledges, each subscriber was deprived of his proper proportion of the stock by the introduction of a bogus subscription. Never previously has there been an intimation of this nefarious proceeding, and it has remained unknown save to the handful of conspirators who profited by it.

CHAPTER XXIII

FIXING THE RESPONSIBILITY

WITH its christening, the career of Amalgamated had fairly begun. The consolidation of copper companies at last had a name. The next step was incorporation, and on the 27th of April, 1899, the corporation charter was issued by the State of New Jersey, and Amalgamated was equipped for business. It had yet to be dowered with the possessions so carefully accumulated on its behalf. These were conferred at separate solemn ceremonies fully described in preceding chapters.

In the September instalment I sketched the "birthing" of our venture in the board room of the National City Bank, and explained the financial device by which the properties composing it were paid for. This was accomplished by crediting the accounts of Messrs. Haggin, Tevis and Daly in the bank with the millions due them, with the proviso that these amounts should not be drawn out until after our corporation had been fully "financed." Then came the organization of Amalgamated by clerks and office-boys, the paying in of its "cash" capital of $75,000,000 in the form of a check by said clerks and office-boys in exchange for the entire $75,000,000 capital stock; the turning over of this same $75,000,000 check to Messrs. Rogers and William Rockefeller to pay for the properties that had cost them $39,000,000 ($24,000,000 for control of the Anaconda, and $15,000,000 for the Colorado, Washoe and Parrott mining companies), and then the further utilization of this versatile check by Messrs. Rogers and William Rockefeller to purchase from the office-boys and clerks the $75,000,000 capital

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Photograph by Davis & Sanford, New York.

MARCUS DALY.

The first president of Amalgamated. A real miner from the West who met the "System" in the East and ——was wiser.

stock of the new corporation. When all these tricks had been duly registered, Messrs. Rogers and William Rockefeller had made on paper the difference between $39,000,000 and $75,000,000. This paper profit was, later, converted into gold of the realm by the National City Bank offering for sale to the public the $75,000,000 of stock, the manner and method of which, and its results, I deal with in this chapter. Then the institution unwound its bookkeeping device, repaid itself the $39,000,000 actually expended for the properties, and credited the $36,000,000 profit to Messrs. Rogers and William Rockefeller.

Following upon the revelations contained in my September chapters came a shower of contradictions disputing the accuracy of the facts and figures presented therein. From the enemies of Messrs. Rogers, Rockefeller and Amalgamated in Montana, headed by F. Augustus Heinze, came the extreme on one side, showing that the profits were $46,000,000; in other words, that Rogers and Rockefeller had purchased the Haggin-Tevis-Daly properties for $10,000,000 less than I had stated. This statement was absolutely devoid of truth, as those making it knew nothing of the facts. The other extreme was contained in the final chapter of the series of articles inspired by Messrs. Rogers, Rockefeller and the Amalgamated Company, and written by Mr. Rogers's editor, Denis Donohoe, under the heading, "Exposure of Lawson, and the Exact Statement of Facts." This says that the profits were only $10,000,000 instead of $36,000,000, and by way of proof the statement is made:

> "Now the Anaconda alone, which formed a component part of this consolidation, was capitalized at $30,000,000, which capital stock was then selling at $60 per share, which means that the entire property at that period was valued at $72,000,000. During the process of acquisition the stock advanced to 70. The capital stock of the Parrott, another component factor of the consolidation, was at that time worth, in the market sense, $12,190,000, and the capital stock of the Colorado Smelting and Mining Company was then worth $7,000,000."

As in the case of Heinze's, these figures are absolutely contrary to the facts, although, unlike the Heinze statistics, they were made with the deliberate intention to deceive. Those who made them did know the facts,

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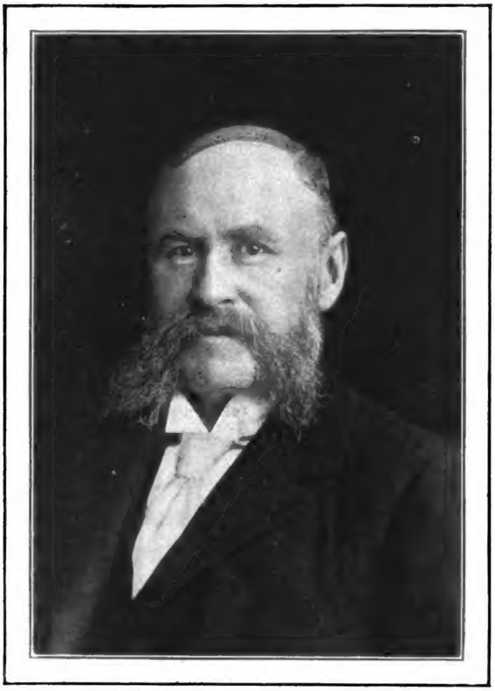
J. PIERPONT MORGAN AND ROBERT BACON, IN 1899 HIS RIGHT-HAND MAN.

Mr. Bacon is one of the few "white blackbirds"—an honest man and a good fellow—in Wall Street. Mr. Rogers made him, instead of Mr. Morgan, a director of Amalgamated, because, as he said, Mr. Bacon took "no interest in the other fellow's business," and recognized "that the copper affair is mine, not Morgan's."

which were: that the Amalgamated Company never owned all the capital stock of the Anaconda, but, on the contrary, only a few shares over 600,000, which represented the ownership of the Haggin-Tevis-Daly people, and which they had turned in for a lump sum before the market price had advanced. The control of the Parrott, owned by the Amalgamated Company, was purchased for a lump amount from Franklin Farrell and his associates for the sum of $4,000,000 odd, not $12,190,000. The Colorado Smelting and Mining Company was also purchased in a lumped batch of Senator Wolcott, not at $7,000,000, but for $2,000,000 odd, while the tremendous advance in the price of Anaconda in the market from 30 to 70 was due to the operations of Messrs. Rogers and Rockefeller, as I have already shown, for their private account, out of which they made a large additional profit.

There can be no possibility of mistake or successful misrepresentation of these figures: first, because the Anaconda figures are known not only to Mr. Rogers, William Rockefeller and myself, but to J. B. Haggin, and to the estates of Tevis and Marcus Daly; the Colorado figures, to associates of Senator Wolcott and to his estate; and the Parrott figures, to Mr. Farrell who received the money, and to a large number of those to whom he had to account; and, further, these figures will all be demonstrated in open court in suits outside of any with which I have to do, which are now being brought or are pending.

On the day before Amalgamated's incorporation, Mr. Rogers and I conferred long and earnestly upon the plan of campaign for the company's organization. It was very necessary to avoid all errors, and to have everything cut and dried in advance, as we were obliged to railroad things through, and once started, a hitch or a side-track might be fatal, and I desired to have Mr. Rogers pass upon the program I had drawn up. Therein was set down the work of each captain, lieutenant and water-carrier who was to take part, and we discussed every detail to a finish. When



Photograph by Wilhelm, New York.

LEONARD LEWISOHN.

His credit in Wall Street was as good as any other man's bond. He had the greatest copper business in the world. Mr. Rogers saw it, wanted it, and took it. To any other man or thing on earth who attempted to take away his business, Leonard Lewisohn would have given a battle which would have made Wall Street's welkin ring for years; but the "System" took it as a child does a toy ball. The scandals connected with the flotation of Amalgamated made a changed man of him. His name had stood for a promoter of fair play and square dealing, "but the course of Amalgamated was one continuous going back on words."

he had approved everything up to the point where formation ended and the flotation began, I said:

"Now comes the most important part of all—the offer to the public; for a slip-up, the misuse of a single phrase, or even of a word, at this point might destroy our whole structure."

"Quite true, Lawson," he answered, "but I have no fear of you there. Let me have your idea."

"First," I replied, "there should be an advertisement of the National City Bank, and one of the Amalgamated Company, and in this advertisement the story of the good things we have collected must be told in strong terms."

I am now about to explain exactly of what the First Crime of Amalgamated consisted, and it behooves my readers to weigh carefully the details, for I make the claim here that without further proof they will be able to realize not only my own position and purpose at this, the crucial, stage of the Amalgamated enterprise, but to grasp the cold-blooded villainy of the men I am exposing.

At this time I was in a most uncomfortable and uncertain position. Each day that I did business with Mr. Rogers and his associates increased my knowledge of their cold-blooded brutality in dollar-making. I knew I was on dangerous ground; but to retreat meant my own destruction and terrible losses to my friends who had followed me and to the public which had come in on my advice. So I had made up my mind to go on but to keep my eyelids pinned back, my tongue anchored, and what gray matter I possessed oscillating. Remember, I was in no way sure that Mr. Rogers intended to misuse the public, but I suspected that his coat-sleeves contained more things than his shirt-cuffs, and that he was

ROSWELL P. FLOWER.

At first a jeweler in a country town, he became a banker and promoter in New York City, and then was twice Governor of New York State. Mr. Rogers made him a director of Amalgamated, but he died shortly afterward. Governor Flower was one of the many honest men who have found themselves in the "System's" hopper; when he realized it, his big heart broke, and he died.

BUILDING
NATIONAL CITY BANK
NATIONAL CITY BANK
NATIONAL CITY BANK
NATIONAL CITY BANK
NATIONAL CITY BANK
60
58
52

Photographed by Bain for Everybody's Magazine.

THE NATIONAL CITY BANK—THE "SYSTEM'S" HEAD JUGGLERY—52 WALL STREET.

This is the chief "Standard Oil" bank. James Stillman is its president. Here, at midnight on May 4, 1899, the Great Crime of Amalgamated was consummated.

playing a game other than the one he let me see. Up to now Mr. Rogers and William Rockefeller had kept me between the people and their legal responsibility, by having all public statements made over my signature. I had half-way concluded that this was done to avoid future accounting, but there might be other reasons. I determined when it came to the flotation, which was the first time they were to take openly the public's money, to connect them publicly with my statements. It is next to impossible for any man to sit in front of Henry H. Rogers and give one reason for his actions and have another about his person; but this was a desperate contingency and I resolved at any cost to carry my point. How difficult a task I had undertaken I did not realize until I was well into it. When I had stated the form I thought Amalgamated's first announcement should have, Mr. Rogers paused. He repeated:

"The City Bank—that's a question. Now, how do you propose to go about that advertisement?"

"Simply this way," I replied. "I will draw up a memorandum of the main strong points about the Amalgamated Company, and you will ask Mr. Stillman to have some of his people write them into a good, clear statement. This we will publish as an advertisement over the bank's signature, and have the Amalgamated Company indorse it, showing that it is joined with the bank in responsibility for the truth of the announcement."

Mr. Rogers said nothing, but continued to gaze inquiringly at me. I went on.

"Or, the Amalgamated Company can be the principal and the bank the indorser."

"Just what is the bank to say in this statement?" he pursued with a great air of seriousness.

"Oh, why, you know the big things about our enterprise that I have been telling the public. We will put them forward in an old-fashioned, unequivocal way—that will do what we want," I replied.

He was looking at me in a curiously searching manner as I spoke. He said:

"Let us have the strongest one or two as an illustration."

"Well, for instance, what I have said so often, that this stock is so good the 'Standard Oil' people who owned the property behind it would prefer to own all the stock and hold it as a permanent investment, but that the enterprise is so large their interests will be better served by letting the public in than going it alone. That's straight. Also that the company is earning sixteen per cent. and will always pay eight per cent. or over. Something to that effect."

"Do you suppose, Lawson," said Mr. Rogers, straightening up and speaking very impatiently, "that the public will swallow any statement of that kind? Just think it over—William Rockefeller, James Stillman and myself, to say nothing of others, openly spending our money for advertisements to induce Tom, Dick and Harry to buy stock at par which we know is earning sixteen per cent. and will always pay eight!"

"Why not?" I responded. "I have practically stated the same thing scores of times as your agent, until, so far as the public is concerned, my telling it is the same as though 'Standard Oil' had said it."

"Well and good," Mr. Rogers went on dryly. "But, Lawson, you know there's a heap of real difference between your telling it, and our putting it over our signature."

I well knew the difference, but I had my point to make; so I said:

"All right. Let the City Bank and Mr. Stillman put it their own way."

"Lawson, that's foolish," Mr. Rogers returned. "They must not be allowed to have anything to do with it save to approve what we advertise over their signature. Stillman would never agree to our using the City Bank to hawk any stock but a gilt-edged one."

"Isn't this a gilt-edged one?"

Mr. Rogers glared at me.

"Lawson, why waste time and words over a matter that you know as well as I must be handled very, very gingerly? This is not because it is not gilt-edged, but because of the peculiar situation of it. The public thinks this stock which is to be sold to them belongs to the Amalgamated Company, and that the City Bank is selling it for the Amalgamated treasury the same as in any of the ordinary first-class issues they offer for subscription; whereas we know that the stock belongs to us and the bank is selling it for our profit. If the public suspected that this stock was ours, and that we were not going to subscribe on the same basis as themselves, they'd demand to know what we paid for it, and if we didn't tell, it would be figured out as a clear case of false representation. Where would that leave us? Mr. Rockefeller, myself, the bank and Stillman would be held for every cent of the capital forever. We can not put our heads into any such halter."

"I can not see why not," I expostulated. "You and I know there is no more chance of loss than if we were dealing in the City Bank's own stock, and because of the way we are handling the deal, selling only $5,000,000 to the public, and standing behind every dollar of that, all possible risk is eliminated."

"Call all that true, Lawson," angrily replied Mr. Rogers, "and you don't alter the fact that such a scheme as you map out *is impossible.* You must get to work and figure out some plan which is practical."

"I knew that we should find this a difficult matter to get right," I said. "Now, what is your idea of how it should be gone about?"

This time the burden of explanation was fairly upon Mr. Rogers, and I waited expectantly his answer. He replied, in much milder tones:

"There is no real difference between us, Lawson, except that you don't seem to realize the actual position we are in. We are going to do what is fair and right in this enterprise—indeed, there is no necessity for anything else—but we must not put the bank or ourselves in such a place that either or both of us can be held legally responsible for anything that happens in connection with this company. You must keep in mind Sterling's words, that the thing is risky enough anyway, and that even under the best circumstances and conditions we may find ourselves in a hole. Exactly how to do it I have not figured out, but the City Bank must appear as offering the subscriptions, and the Amalgamated Company as owning the stock, and simultaneously some one else must tell all about the advantages. Unless this latter is very fully done, the public will not only refuse to subscribe, but will get suspicious, and there might be a big scandal. It seems to me as though this part of the job is yours to do, and to do just right."

So far in our argument we were even. We eyed each other as fighters do in a ring—looking for an opening. Both sparred for an idea. Mr. Rogers's reluctance to shoulder any legal responsibility deepened my suspicions, and inwardly I sweated blood at the thought of the deviltry that might be piled up around the affair. However, there was nothing for it but to square away and keep fighting, for if I lost my temper and exploded, it meant that I should be ground up or disappear in the hopper, and then, good-by to independence. It was the first time I had ever sat in a finish game with the master of "Standard Oil," and I trembled at the possible outcome. Yet this duel—for it was as clearly a fight for life on my side as though we both were armed with deadly weapons—was but one of a thousand similar encounters the Rogerses and Rockefellers had had with other adversaries as fearless and as honest as I, and out of these heart-breaking and soul-crushing sit-downs they had always emerged survivors, while behind the "Standard Oil" juggernaut, defeated and submissive, trudged the men who had dared oppose them. Should the fate of these others be also mine? Across my mind flitted "not while my brain retains its fly-wheels and my hands their power"; and I found myself wondering if there were not some stage at which a man cornered by arbitrary conditions and legal observances was justified in bursting all such trammels and meeting artifice with physical violence. Murder is a crime against society and against Nature, and we must all observe the canons of God and the regulations of the law; but at least a dozen times in my wrestles with the exasperating, grinding, hell-generating machine, it was only my inborn reverence for God's law and man's that prevented me from—well, shall I say, strangling the fox.

All this, however, was between me and my mind. I showed not a vestige of it on the surface, but went on with much earnestness:

"Mr. Rogers, I think I understand the situation perfectly, but let us see if I do. We have reached a point where we are out in the open, and the whole world is in position to pass judgment on us and our venture. There must be between us unanimity of purpose, for the time is past when I can say one thing, you another, and Stillman and his bank confuse all concerned by agreeing with one story and denying the second. It is essential that we all pull together, yet conditions are such—and no one's to blame for them, for they have so developed—that we can not have a general powwow to organize a program. We, you and I, must formulate a plan which can be sent out to the public with the approval of all concerned, all the parties to it being sure they understand absolutely its meaning, while in reality it means something different to each of them. Isn't that about it?"

"You have covered the situation fully, Lawson," approved Mr. Rogers. "You must understand that this tie-up is due to our having departed from our usual way of doing business. 'Standard Oil' never goes to the public direct for money, but works up its schemes through some of our"—he almost said "dummies" but caught himself—"our lieutenants. You have worked up this affair in our name instead of your own, as would have been the safer way."

I thought to myself, "You can not, whatever you do, evade responsibility for the millions you are to take this time"; but I went on smoothly:

"This, then, is how I see our procedure: We will write out an advertisement for the City Bank. You will have Mr. Stillman pass it for the bank, by authorizing me to publish it. You will then authorize me to publish a second advertisement on behalf of the Amalgamated Company. If there is any slip-up, I, as the agent of both, will have to become responsible instead of you. Is that right?"

He nodded. I went on:

"Besides these, there must be a third advertisement, in which some one will tell the strong facts about Amalgamated, and it will be so worded as to bring the public with their money into the City Bank just the same as though it were signed by the bank, Stillman, the Amalgamated Company, and you and Mr. Rockefeller. What's the use of beating round the bush any longer? The one to sign that story and stand behind it is myself, because, owing to conditions, no one else will."

I had said it. Mr. Rogers's eyes snapped just once. Only on two other occasions in all my long and intimate acquaintance with this wonderful man have I seen his feelings escape from his control. To anger he will give way frankly if the occasion justifies it or he desires to intimidate or impress an individual; but his face, mobile though it is, presents a calm and impassive mask. I caught the snap, and I think he caught me catching it. It meant much to me—more even than though he had said in so many words "I've got him." In such encounters one can not see into one's adversary's mind or know what he is trying to do, and any indication is like the sight of a buoy in a fog to a mariner. I grasped that the snap indicated relief at my compliance, and that he had been afraid I might balk. That showed me that consent on my part was important—which meant that he saw no possible way of carrying the enterprise to the finality we had mapped out unless I stepped into the gap. Then I knew that he would have to agree to my terms, provided they were not too harsh and that I did not too vehemently insist upon them. It is a cardinal principle of "Standard Oil" never to do anything they decide they won't do, and that which they will never do is what any man on earth says they must do. You may lead "Standard Oil," but you can not drive it. If at that critical moment I had foreseen all that subsequently occurred, or realized that this copper affair, which was to me a matter of life and death, was to Henry H. Rogers only another device to extort dollars from the public, I should then and there have thrown down the gantlet and demanded that "Standard Oil" step out into the open and assume all legal responsibility, or have exposed the whole scheme. But my suspicions were suspicions only, and I could not be sure that Mr. Rogers was doing other than discretion warranted, in that he desired to have things done in such a way as to allow me to continue to conjure with the magic name "Standard Oil." In other words, wasn't he doing exactly what I myself was engaged upon? I was planning to have him consent to things he was otherwise unwilling to allow, and he, in his turn, was scheming to have the bank and his "Standard Oil" associates pass over things they would be sure to question if presented less adroitly, or if they came from some other quarter. However, the eye snap determined me to steer nearer the wind.

"Well and good, Mr. Rogers," I went on. "I will tell the story I know is true and that you know is true, and that you have repeatedly given me your word you would stand by me in telling, but I will only do so in a way I deem safe and fair to myself. Is that agreed?"

He winced a bit. "What do you mean by that, Lawson?" he said. "What do you mean by a 'way safe and fair' to yourself? You are not suspicious of any of us, are you?"

"Suspicious is not the word, Mr. Rogers. I brought you and Mr. Rockefeller this copper enterprise. We went ahead with it upon clearly laid down lines. I have done to the letter all I agreed, and, so far, the enterprise has more than fulfilled what I said it would do. I realize that our success has largely come from our going to the public and openly telling them what we were doing and what we intended to do. Until now, I am the one who has made all the promises, and, legally, up to this point, I am the only one who can be called to account, but it is the fact that for any statement I have made you and Mr. Rockefeller have been as much responsible as myself, and you as much or more than I have had the benefit which has come from what I have promised. Now we are ready for business with the public, and there must be a clear and distinct understanding with them or they will not part with their money. This understanding can have but one bearing—*that what the public read, we must all be responsible for legally and morally, not some of us, but all of us, you, Mr. Rockefeller, the City Bank, James Stillman, and myself.* For bear in mind it was you and Mr. Rockefeller who changed over my plans by substituting companies and properties of which I knew nothing but what you tell me. All the things we ought to tell, you say can not be put into words, because if they are, powers beyond us will refuse to allow the enterprise to go through as it must go through. Then the condition must be implied, must be between the lines. You say this is my task, and that I alone can perform it properly. All right—but I will perform it in a way that will hold every one concerned to his legal as well as to his moral responsibility just as it will me who sign it. To save our enterprise I will concede just this much: The advertisements will be so worded as not apparently to legally involve Stillman, William Rockefeller, or the Bank, but in reality they will be bound to as strict responsibility as though their signatures were in the place of mine. In doing this I compromise with my conscience, Mr. Rogers, because it is now of paramount importance that our consolidation go through—as important to the thousands of others who have followed us as to ourselves."

"You mean this, Lawson, that you will insist upon having this done in a way that will make every one legally responsible?"

"I mean just that, Mr. Rogers. How else can it be done?"

"As all such affairs are arranged—by allowing the public to think for themselves—but steering our end clear of all possible legal entanglements," he replied in a voice half choked with suppressed rage. Now we were both thoroughly aroused, he fairly seething with fury at my rebellion, and I boiling over at his willingness to sacrifice me to his own safety. By this time he was on his feet facing me, and it was evident the tussle would be serious. Still I slowly and coldly asked:

"How can that be done?"

"By *your* taking the responsibility," he as slowly and freezingly answered.

"You mean that *I* shall go ahead and make glowing and generous promises, on the strength of which the public will put up their money, and that if these promises for any reason are not carried out, I alone shall be the one to face the music? Is that what you mean, Mr. Rogers?"

I held myself together, with closed hands and clinched teeth.

"Just that," he returned. "You are making millions out of this enterprise, and I consider this is one of the places where you earn them."

"Not if every one of the millions you mention were multiplied a thousand times, Mr. Rogers, do I say one word to the public to induce them to part with their money—not a word that will not hold you and Mr. Rockefeller, Stillman, and the City Bank to a full responsibility—not if, on the other hand, I become a pauper."

It was out. I know that the deadly earnestness I felt was in my voice, for though I spoke in a low tone I thought my head would burst until the last word was out. We looked at each other—glared is not the word to define that white-hot yet frozen, "another-step-and-I-shoot" look which, of all expressions of which the human face is capable, is most intense and dangerous. I did not flinch. I did not know what he would do, but I saw my words impressing on his mind the absolute conviction that for once he was face to face with a resolution no power of his could alter. Slowly his anger, his will, seemed to subside, but as they did I was aware intuitively that he had changed tactics and was coming at me from another direction. In an instant his whole being seemed to relax and he dropped into a chair with a sigh of relief as he said:

"All right, Lawson. You've thought it out, I see. You are making a bad mistake, but as your mind is made up, I can do the only thing left to do—call the whole business off for the time being."

I had not served as Mr. Rogers's pike-carrier in vain. Superb actor though he is, I saw his bluff, and quick as a hair-trigger called it.

"Is that your decision, Mr. Rogers?" I asked, almost before the last word was out of his mouth. I did not attempt to shade the "If-it-is-I'm-off" tone of my voice.

He replied slowly and naturally, as though he were taking his decision right off the scales:

"Yes, I think so."

"Then we will call it off for good. I've hung so long by the heels on this whole matter that anything is better than a further wait. I'm for Boston on the next train, and by to-morrow I'll have figured out where we stand."

I started for the door.

"Just a minute." His voice was as indifferent as though no tremendous issue were at stake, for Henry H. Rogers is of the iron-willed breed whom peril never betrays into trepidation. He would throw dice for his life as casually as one of your Wall Street tipsters would for a cigar, and here reputation and millions were in the balance. I knew as well as though I had seen the message telegraphed across his mind that he had said to himself, "It didn't work, I must round to," but I knew my man well enough to realize that a false move now would tip victory back into defeat. I halted. As naturally as though there had been no calculation in the tone of resigned despairfulness which tinged my voice, I said:

"Mr. Rogers, don't let us prolong this talk. You well know what this decision of yours means to me, so let me go where I can think it to a finish."

In an instant Henry H. Rogers was again his virile and commanding self. He jumped to his feet. His words came round and tense, passionately convincing and persuasive.

"Lawson, are you crazy? Would you go back to Boston and smash this business that we have spent years on? Would you sacrifice the millions that are in your grasp? Would you? Would you, I say? You know I would not threaten you or say one mean word, but I ask, would you do this, and at a time when you are all tied and tangled up with us in such a way that you would be bankrupt, literally be a pauper, and all because I insist upon things that conditions over which I have no control compel me to demand?"

Whether he intended to halt or not I never knew, for I let him have my pent-up feelings in eleven words that gave me as much relief as any thousand I could have selected had I a day to do it in:

"As true as there is a God above us, I would!"

CHAPTER XXIV

THE RESPONSIBILITY FASTENED

Life's alternatives are seldom labeled. Right is not always white nor wrong, black. The parting of the ways is oftentimes to the eye no more than the forking of main-traveled roads, and good intentions are no sure guide to the straight path. This, however, was one of those rare crossings at which fate's red light swung full in view, and in its warning glow I seemed to read the sign:

"Settle Right or Forever Regret.'

Well it was for me and for those thousands who were victimized and robbed later that I heeded the monition, for if in the interests of peace I had allowed myself to be overwhelmed by the imperious will of Henry H. Rogers, I should to-day be as helpless as those others who, coming forward to accuse, are met with "Standard Oil's" crushing rejoinder, "It's a lie—you can't prove it." I have wondered since if the master of "Standard Oil" too saw the red signal or interpreted its prophetic message. His eyes still met mine in the same deadly, intense stare, but the anger had passed out. Then in an instant the battle was mine. Henry H. Rogers came out of the clouds and with a gesture of his hand waved away all that had passed, and said:

"D—n it, Lawson, you are a most impractical man to do business with, but I suppose you must have your way. Now just tell me—and put it in few and plain words—what it is you intend to do to get this affair done, for we must carry it to a finish at once, although it does seem hard that I must do things I don't want to and which may put me in a bad hole; but let us hope the future will only show that all these precautions were a waste of energies. Bear in mind, though, that whatever is done, must be so arranged that no one but I will know the real condition, for though I have given way, William Rockefeller and Stillman, to say nothing of the others, would throw up the whole affair rather than incur the danger of future litigation and trouble."

At that moment Mr. Rogers had, I believe, made up his mind to play so fair with the public that there should never arise dissatisfaction with the course of Amalgamated, that is, he had determined to be content with a half brick of gold without retribution or restitution in place of the whole fraught with penalties of exposure and reprobation. At that period his cupidity had not flamed into the towers of fire it afterward became, in the smoke and flame of which all undefined dangers were obscured.

"As you will, Mr. Rogers," I assented; "that part is not my hunt. I should prefer that our associates knew things as *we* do, but as it seems that is impossible, I must be satisfied with knowing that you thoroughly understand the conditions I am going ahead on. Here they are: First, all public notices must bear the names not only of the Amalgamated Company and the City Bank, but of the individuals, Rockefeller, Rogers, and Stillman. As the real story is to be told by me alone, these names will prevent any suspicion the public, particularly Wall Street, would have that there was any lukewarmness or dodging. This means that you and Mr. Rockefeller must be known as officers of the company as well as directors."

"Now, Lawson, right there, that is impossible—absolutely out of the question. William Rockefeller will under no circumstances take on additional duties of this kind, and whatever the consequences, I can not persuade him to."

I saw he meant this, and that we must get around it.

"Let us begin at the beginning, then—the president. You should be president—over the flotation, at least."

"That is impossible, too, for you know it is settled and Marcus Daly is president. I promised it to him as a part of the trade. It would be ridiculous for me, when it is known I am not a copper expert, to be president of a new copper company in which Marcus Daly was a large owner and was supposed to have a prominent hand. Besides, in certain parts of the country his name will stand much better than mine, and it means much to all miners the world over."

"All right for president," I answered. "That settles, then, where you would naturally come in, as vice-president, and as vice-president it will be proper to print your name in the advertisement below that of the president."

He demurred at first, but finally acquiesced, for he had now made up his mind to play out the string. For treasurer and secretary he suggested a brother of Governor Flower's, but I knew that this was now the only place left where the magic name of Rockefeller could be used and I drew his attention to the fact.

"How can we do it, Lawson, when I have told you it is impossible?"

"William Rockefeller has a son, William G. Rockefeller. He's our man for treasurer and secretary. Not one in ten thousand but will think William G. is the senior Rockefeller, so the name is as good for the country as his father's, and in State and Wall Streets it is better, for among financiers it is known that William Rockefeller would hesitate longer about putting his son out in the open in an enterprise he did not approve than about getting in himself. So William G. Rockefeller it must be."

Mr. Rogers did not take kindly to the idea, and I could see it would be quite a task for him to arrange the matter. However, it was necessary, and he undertook the contract. I went on:

"That covers the company. Second, we will print three advertisements—a plain notice of the City Bank, which must be signed not only with the usual 'National City Bank,' but 'James Stillman, President.' This will immediately follow the company's advertisement, which I shall so word that the enormous properties composing the consolidation will be set forth, yet without details of the extent of our holdings in any of them. In its own advertisement offering the stock the City Bank will refer to the advertisement of the Amalgamated as though all particulars had there been given, and I will see that it reads openly and frankly and yet contains nothing that need scare Stillman. Then there will be a third advertisement, signed by myself, in which, in the plainest and strongest terms at my command, I shall tell just what the company is and what it proposes to do."

"So far all right," assented Mr. Rogers.

"There is one more thing," I went on. "It can not openly be put forward that I am the authorized agent of the Amalgamated Company and the City Bank—well, I must have the equivalent of this. It must be shown by inference. If I insert these three advertisements in the papers and pay for them, and the company pays me for them, it will be proof positive for all time that I acted as the authorized agent of not only the company and the City Bank, but of Marcus Daly, yourself, William Rockefeller's son and James Stillman, and therefore that whatever my advertisement says will be binding upon them. Remember, though, it will be your hunt whether you tell them of it or not."

"You persist, Lawson, that this is necessary?" Mr. Rogers interrogated. "You seem to lose sight of the position I shall be in should anything happen later to reveal to these men with whom I am so closely associated in business that they were binding themselves without their knowledge, and that I was fully aware of the fact."

COPPERS.

Amalgamated Subscription.

Owing to the very large number of inquiries (over 3,000 the first day), received and anticipated, as to the best means of securing an allotment of the first issue of the consolidated stock, it is necessary to reply collectively by this advertisement. I advise the purchase of Amalgamated by subscription, because it is, in my opinion, the best opportunity ever offered the public for safe and profitable investment. It is probably the first time in the history of public subscriptions that a stock is worth and can be sold for 50 to 75 per cent. more than the subscription price, and yet will be allotted to each and every subscriber in proportion to his application. This means that every one who makes a bona fide subscription, large or small, will receive shares at one hundred dollars each that can be sold at once at a large profit.

In my opinion the entire $75,000,000 is worth and can be sold to-day for from 30 to 60 per cent. more than the subscription price.

First—Because the assets now owned by the Amalgamated Company are worth from $100,000,000 to $125,000,000.

Second—Because the Amalgamated Company is now earning at the rate of 12 to 16 per cent. per annum.

Third—Because it will, from the start and always after, pay 8 per cent. dividends annually.

Fourth—Because the interests actively engaged in its management will make and keep it one of the most conservative and sought for investments.

Fifth—Because there will be rights attaching to it almost at its beginning that will give to it large profits independent of those accruing from its dividends.

The fact that the above values are now known to some, and will be in the next few days recognized by all, will cause the stock to be largely oversubscribed, but this should deter no one from subscribing, for the reason that, notwithstanding this certainty, those who are engaged in perfecting this great enterprise have decided that instead of a favored few being allotted the entire amount, all shall be treated alike. Captious critics of "Coppers" will probably again cry their sarcastic "philanthropy," but to the legion of broad-minded investors who have followed and profited by this great industrial revolution, the policy of this liberal treatment will be obvious—the Consolidated Company is to be many times larger than its present capital indicates; it, in my opinion, will from time to time offer to the investing public large amounts of increased stock for the purpose of obtaining hundreds of millions of cash with which to pay for all the producing copper mines, as it is now obvious to students of affairs financial that this company must in time become the owner of all good mines, because all such mines can be run to better advantage to the consumer of copper, the investor in copper stocks and the present owners, by the Amalgamated Company than by others. This being so it requires no supernaturally bright mind to see the wisdom of a policy that insures a constantly increasing premium for every new issue of stock.

I advise all intending subscribers to send their subscriptions personally or through their banking or brokerage house direct to the National City Bank of New York. While my firm will, for the convenience of its clients, forward subscriptions, I would have it understood that such subscribers will receive the same treatment if they send their applications direct.

My firm will also furnish subscription blanks to those who, through lack of time or otherwise, can not secure them elsewhere.

All subscribers should bear in mind, if on receiving their allotment they are disappointed with the amount, that their subscription is only reduced in the same ratio as all others, and that they have the pledge from a Board of Directors whose personnel means good faith.

In again advising the purchase of "Amalgamated" I call attention to the names of the men who are to conduct it to a future, and to the fact that from its inception it will surely give a return of over 8 per cent. per annum on its par.

THOMAS W. LAWSON.

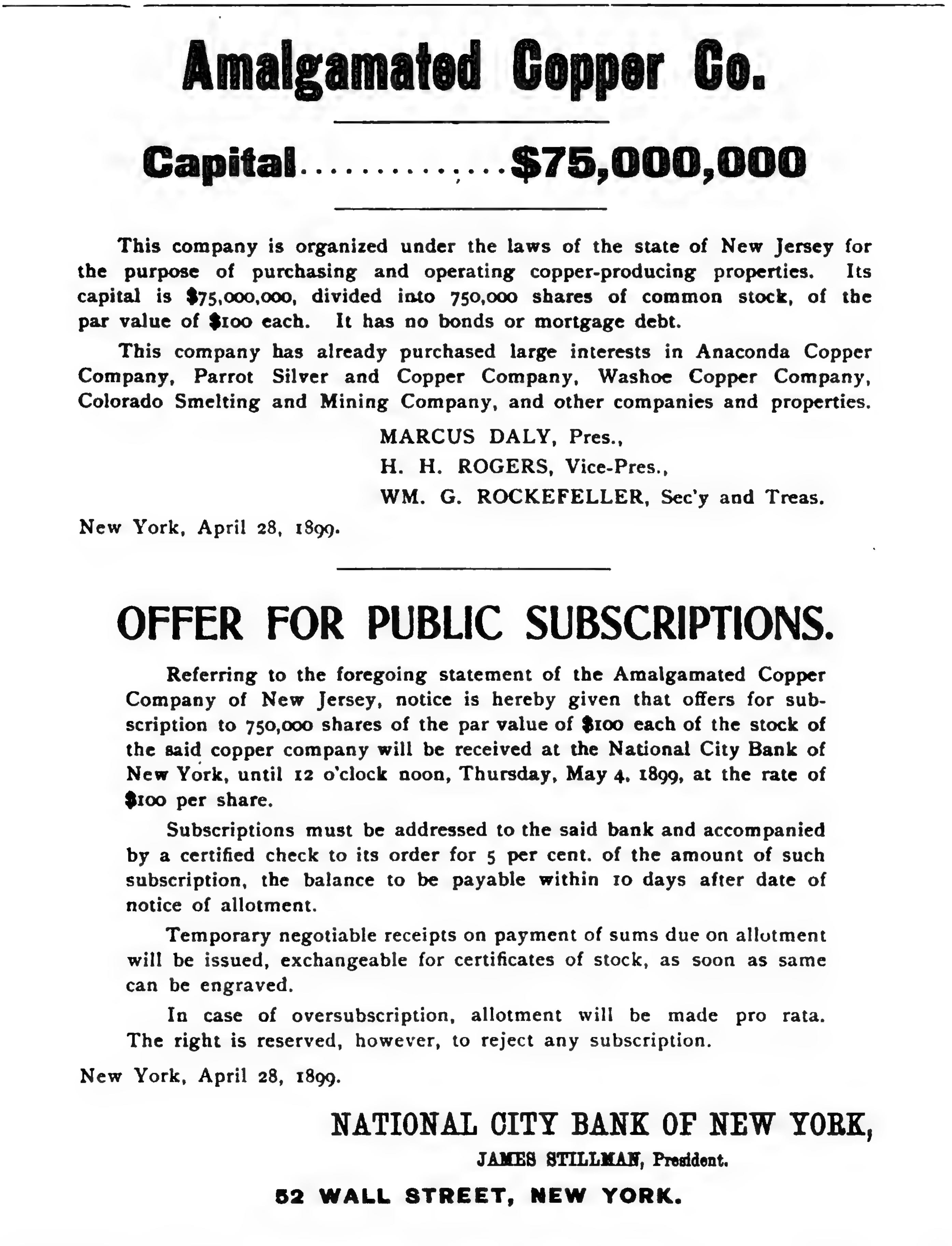
LAWSON'S ADVERTISEMENT WHICH APPEARED IN CONJUNCTION WITH AMALGAMATED'S.

"Absolutely necessary, Mr. Rogers," I returned without an instant's hesitation. "Now let us run over the situation finally, for I want to relieve your mind of the idea that I am doing anything selfish in insisting on these conditions. When the public subscription is offered, there must be a story of facts to go with it. Some one must make it. The men who should, will not, although they are prepared to reap all the benefits of what the man who will, says. Therefore I must, and what I say must be what I understand is the exact truth about the enterprise. Well and good. It is essential for the one who assumes this responsibility to do it in such a way that he can for all time show that the men who benefited and upon whose say-so he acted were in every way answerable for what he did. All this is undeniable. There are two possible considerations that enter into the problem: first, that the facts I am to state are not true; second, that it devolves on me to accept a risk those associated with me will not take. If the first can be maintained, farewell to our enterprise, and get ready for the worst financial scandal Wall Street ever faced. If it's the last—Mr. Rogers, the 'Standard Oil' people are all very strong, but I don't believe any of them would have the nerve to ask me to accept a risk they dared not themselves undertake."

There was no escaping my conclusion, and unwelcome as the fact was, he saw no further talk would avail, so he snapped:

"Draw up the advertisements you think proper. Have them ready in an hour, and I will in the meantime see William Rockefeller and Stillman and do what is necessary."

I noted the set of Henry H. Rogers's jaw and the down slant of his eyelid as he uttered these words, and I had no doubt of the compliance of James Stillman and



Amalgamated Copper Co.

Capital..............$75,000,000

This company is organized under the laws of the state of New Jersey for the purpose of purchasing and operating copper-producing properties. Its capital is $75,000,000, divided into 750,000 shares of common stock, of the par value of $100 each. It has no bonds or mortgage debt.

This company has already purchased large interests in Anaconda Copper Company, Parrot Silver and Copper Company, Washoe Copper Company, Colorado Smelting and Mining Company, and other companies and properties.

MARCUS DALY, Pres.,
H. H. ROGERS, Vice-Pres.,
WM. G. ROCKEFELLER, Sec'y and Treas.

New York, April 28, 1899.

OFFER FOR PUBLIC SUBSCRIPTIONS.

Referring to the foregoing statement of the Amalgamated Copper Company of New Jersey, notice is hereby given that offers for subscription to 750,000 shares of the par value of $100 each of the stock of the said copper company will be received at the National City Bank of New York, until 12 o'clock noon, Thursday, May 4, 1899, at the rate of $100 per share.

Subscriptions must be addressed to the said bank and accompanied by a certified check to its order for 5 per cent. of the amount of such subscription, the balance to be payable within 10 days after date of notice of allotment.

Temporary negotiable receipts on payment of sums due on allotment will be issued, exchangeable for certificates of stock, as soon as same can be engraved.

In case of oversubscription, allotment will be made pro rata. The right is reserved, however, to reject any subscription.

New York, April 28, 1899.

NATIONAL CITY BANK OF NEW YORK,
JAMES STILLMAN, President.
52 WALL STREET, NEW YORK.

INITIAL ADVERTISEMENT OF AMALGAMATED COPPER COMPANY.

William Rockefeller with whatever demands he chose to propose that day. "Cyclones and thunderbolts! Heaven help these or any others who venture to resist him in this mood," I inwardly commented, "especially if they are of those with whom he has traveled the 'Standard Oil' blood-trail." My imagination showed me a picture of 26 Broadway and the National City Bank swaying and shaking like full-blown hollyhocks in a gale.

I had my advertisements ready and was waiting when he returned.

"Lawson," said he, peremptorily, "if your work will pass me you may go ahead with it."

"You mean you have obtained all the consents necessary?"

"I mean that we will waste no more words on this matter. The advertisements you can convince me are right you may have inserted in the papers, and no one will say a word in public or in any way. Neither Mr. William Rockefeller, his son, Mr. Stillman, the Bank nor any officer or director of the Amalgamated Company will talk until after the subscriptions have been closed and the allotments made; not one word but what you say or print will be uttered. Can you ask anything more than that?"

"Not a thing more."

I then laid out the rough copies of what afterward appeared in the papers throughout the country (reproduced on pages 728 and 729).

CHAPTER XXV

THE FIRST CRIME OF AMALGAMATED

THAT those of my readers who are not versed in stock affairs may appreciate the unusual character of these announcements, it is proper for me to explain their divergence from the form of the average financial advertisement. It is the invariable custom in all stock subscriptions for the corporation which is being offered for sale, or the bank or bankers assuming responsibility for the proposition, to set forth at length the facts essential to a proper understanding of the enterprise: if a new corporation, its reason for existence and the security offered; if old, its history and the immediate purposes for which additional funds are asked. It is the same in finance as in ordinary business. If you are offering for sale goods which can not speak for themselves, it is necessary that some one talk for them so those who purchase may know what they are receiving for their money. Under normal circumstances the initial advertisement of the Amalgamated Company would have stated the amount of its capital, its organization, and that the proceeds of the $75,000,000 of stock offered for sale were to go into its treasury to purchase designated properties. It will be seen from the Amalgamated's advertisement reproduced herewith, that all the information vouchsafed intending investors is mention of its $75,000,000 capital, that it has no bonds or mortgage debt, and that it has already purchased large interests in the Anaconda and other copper properties. Not a word about indebtedness, equally vital, nor in definition of the extent of the interests owned. It is quite the briefest, most meager notice of subscription ever placed before the public. Indeed, it is informative and specific only in regard to the officers, who are given extraordinary prominence. Such announcements are usually signed by the president and the secretary and treasurer or the names of all the officers and directors are stated, so it is obvious here that the insertion of the vice-president's name is for a purpose. And all Wall Street as well as the general public construed it that "Standard Oil" was so sure of this enterprise that its principal men were anxious to be known as being behind it.

The offer of the National City Bank begins with a reference to "the foregoing statement," as though that really showed the purpose of the sale of stock—leaving the inference that the beneficiary was the Amalgamated Company. Other details—the designation of conditions of subscription, terms, etc., follow the ordinary form. In the matter of oversubscription this offer diverges vitally. Usually it is prescribed that "in case of oversubscription stock will be allotted pro rata and the right is reserved to reject any subscription in whole *or in part.*" In preparing the advertisement I purposely left out the "or in part," thereby making it impossible to reject any part of any subscription —in other words, rejection had to be without compromise, so that every subscriber whose subscription was not wholly rejected would stand on equal terms with every other subscriber, as he would receive his exact proportion.

The terms of these advertisements prescribed the conditions under which subscriptions for the stock of the Amalgamated Copper Company must be made to the National City Bank, and bound the bank to accept subscriptions presented in compliance therewith. In fact they constitute a legal contract binding the National City Bank, an institution doing business under the national banking laws of the United States, to allot to every subscriber whose subscription was not rejected in full, his proportionate part of the entire 750,000 shares of the capital stock of the corporation, his proportionate part being the ratio his subscription bore to the entire subscription received at the National City Bank before twelve noon of Thursday, May 4, 1899. On receipt of official notification from the National City Bank that he had been allotted twenty per cent. of his subscription, or one share in every five subscribed for, the subscriber had a right to think he knew that the total subscription to the stock had been five times $75,000,000—$375,000,000—or five times 750,000 shares—3,750,000 shares; and that before noon, May 4th, the National City Bank had in hand certified checks to the amount of $18,750,000. The public, including the shrewdest Wall Streeters, have, since the subscription closed, believed that the subscription totaled the figures given above. Indeed no one has ever suspected anything to the contrary, because it was clear that if the allotment was conducted under conditions other than those contracted for in the advertisement, the National City Bank had laid itself open to a charge of fraud and was liable to each subscriber for the proportion of shares of which he had been deprived.

The actual amount of the subscriptions received on or before noon, May 4, 1899, at the National City Bank was but $132,067,500, and the amount of the five per cent. certified checks received in the institution up to noon was only $6,603,375, or $5 per share on a total of $1,320,675 shares.

The meaning of this is that every legitimate subscriber—and I except the millions of subscriptions which the bank decided were illegitimate and rejected, as they had a perfect right to do under their contract with the public—was defrauded of two shares of each three to which he was entitled. Before me as I write is the original allotment of the National City Bank to the ——— subscribers, which I propose to print later as part of this indictment, showing that the figures are exactly as I have stated.

From the beginning of my narrative I have claimed that the frauds committed in connection with Amalgamated could be completely demonstrated from records outside any evidence of mine. The list of subscribers and the most cursory examination by the Government national bank authorities at Washington will furnish all the proof necessary to substantiate the accuracy of my statement here. At this juncture I shall not attempt to sum up the bearing or the consequences of this illegal and dishonest act, but it was one of the main cogs in bringing about the disaster that ensued. The conditions which led to its perpetration are narrated farther along. In passing I may say that when in an early section of my story I outlined the formation of the Amalgamated Company by the clerks and office-boys and described the several "floors" on which Mr. Rogers and Mr. Rockefeller let in their friends, the hirelings of "Standard Oil" and the champions of the "System" shouted that these performances constituted no crime, and that I was attempting to deceive the public. While the method of forming the company was deceptive, and outrageous in its double-dealing, and should be prohibited by law, I know it is so commonly practised throughout our American financial centers that it never entered my mind to suggest that it was criminal. The infraction I have just explained, however, is a tangible fraud and a very different proposition.

These two announcements alone would have had but little efficiency in persuading the public to part with its money for Amalgamated stock, but in conjunction with the third advertisement—mine—they proved irresistible. There was nothing equivocal in my announcement. I not only advised the purchase of the stock by subscription on the ground that it was the best opportunity for safe and profitable investment ever offered the people, but said that the shares could afterward be sold for fifty to seventy-five per cent. advance on the subscription price, so every one who could obtain a share of Amalgamated for $100 was buying something which would subsequently be worth $150 to $200. Further I promised that all the subscribers would be treated alike and gave it as my opinion that the whole 750,000 shares could at the time the public was reading my statement be sold for thirty to sixty per cent. more than the subscription price, and declared unqualifiedly that the assets owned by the Amalgamated Company were worth from one hundred to one hundred and twenty-five millions; that the company was then earning from twelve to sixteen per cent. per annum, and that from the start and ever afterward it

The sensational culmination of this chapter, the further details of the ***Crime of Amalgamated***, the spectacular scenes at the subscription allotment in the National City Bank, the midnight episode of the introduction of the bogus subscription will be found on page 65 of the ***Advertising Section***.

The Law-Breakers

By ROBERT GRANT

Author of "Unleavened Bread," "The Undercurrent," "The Orchid," etc.

Illustrations by Frederic R. Gruger

I

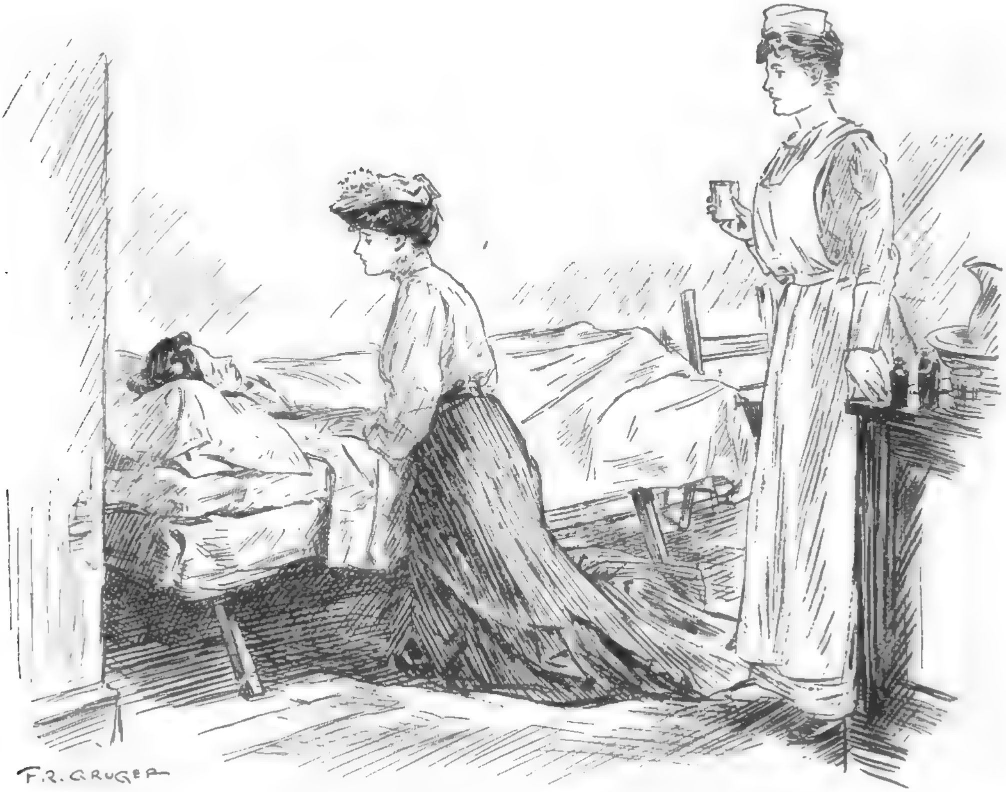
GEORGE COLFAX was in an outraged frame of mind, and properly so. Politically speaking, George was what might be called, for lack of a better term, a passive reformer. That is, he read religiously the New York *Nation*, was totally opposed to the spoils system of party rewards, and was ostensibly as right-minded a citizen as one would expect to find in a Sabbath day's journey. He subscribed one dollar a year to the civil-service reform journal, and invariably voted on Election Day for the best men, cutting out in advance the names of the candidates favored by the Law and Order League of his native city, and carrying them to the polls in order to jog his memory. He could talk knowingly, too, by the card, of the degeneracy of the public men of the nation, and had at his finger-ends inside information as to the manner in which President This or Congressman That had sacrificed the ideals of a vigorous manhood to the brass idol known as a second term. In fact, there was scarcely a prominent political personage in the country for whom George had not a good word in every-day conversation. And when the talk was of municipal politics he shook his head with a profundity of gloom which argued an utterly hopeless condition of affairs—a sort of social bottomless pit.

And yet George was practically passive. He voted right, but beyond his yearly contribution of one dollar, he did nothing else but cavil and deplore. He inveighed against the low standards of the masses, and went on his way sadly, making all the money he could at his private calling and keeping his hands clean from the slime of the political slough. He was a censor and a gentleman; a well-set-up, agreeable, quick-witted fellow, whom his men companions liked, whom women termed interesting. He was apt to impress the latter as earnest and at the same time fascinating—an alluring combination to the sex which always likes a moral frame for its fancies.

It was to a woman that George was unbosoming his distress on this particular occasion, and, as has been already indicated, his indignation and disgust were entirely justified. Her name was Miss Mary Wellington, and she was the girl whom he wished with all his heart to marry. It was no hasty conclusion on his part. He knew her, as he might have said, like a book, from the first page to the last, for he had met her constantly at dances and dinners ever since she "came out" seven years before, and he was well aware that her physical charms were supplemented by a sympathetic, lively, and independent spirit. One mark of her independence—the least satisfactory to him—was that she had refused him a week before; or, more accurately speaking, the matter had been left in this way: she had rejected him for the time being in order to think his offer over. Meanwhile he had decided to go abroad for sixty days—a shrewd device on his part to cause her to miss him, and here he was come to pay his adieus, but bubbling over at the same time with what he called the latest piece of disregard for public decency on the part of the free-born voter.

"Just think of it. The fellow impersonated one of his heelers, took the civil-service examination in the heeler's name, and got the position for him. He was spotted, tried before a jury who found him guilty, and was sentenced to six months in jail. The day he was discharged, an admiring crowd of his constituents escorted him from prison with a brass band and tendered him a banquet. Yesterday he was chosen an alderman by the ballots of the people of this city. A self-convicted falsifier and cheat! A man who snaps his fingers in the face of the laws of the country. Isn't that a commentary on the workings of universal suffrage?" This was a caustic summing up on George's part of the story he had already told Miss Wellington piecemeal, and he looked at her as much as to ask if his dejection was not amply justified.

"It's a humiliating performance certainly," she said. "I don't wonder you are exercised about it. Are there no extenuating circumstances?" Miss Wellington appeared duly shocked; yet, being a woman of an alert and cheery disposition, she reached out instinctively for some palliative before accepting the affair in all its stark offensiveness.



WHICH MARY PROMISED FAITHFULLY TO DO.

"None which count—none which should weigh for a moment with any one with patriotic impulses," he answered. "The plea is that the people down there—Jim Daly's constituents—have no sympathy with the civil-service examination for public office, and so they think it was rather smart of him than otherwise to get the better of the law. In other words, that it's all right to break a law if one doesn't happen to fancy it. A nation which nurses that point of view is certain to come to grief."

Mary nodded gravely. "It's a dangerous creed—dangerous, and a little specious, too. And can nothing be done about it? About Daly, I mean?"

"No. He's an alderman-elect, and the hero of his district. A wide-awake, square-dealing young man with no vices, as I heard one of his admirers declare. By the time I return from my trip to the Mediterranean I expect they will be booming him for Congress."

Looking at the matter soberly, Mary Wellington perceived that Jim Daly's performance was a disreputable piece of business, which merited the censure of all decent citizens. Having reached this conclusion, she dismissed George Colfax on his travels with a sense of satisfaction that he viewed the affair with such abhorrence. For, much as she liked George, her hesitation to become his wife and renounce the bachelor-girl career to which since her last birthday—her twenty-fifth—she had felt herself committed, was a sort of indefinable suspicion as to the real integrity of his standards. He was an excellent talker, of course; his ideals of public life and private ethics, as expressed in drawing-rooms or during pleasant dialogues when they were alone together, were exemplary. But every now and then, while he discoursed picturesquely of the evils of the age and the obligations of citizenship, it would occur to her to wonder how consistent he would be in case his principles should happen to clash with his predilections. How would he behave in a tight place? He was a fashionable young man with the tastes of his class, and she thought she had detected in him once or twice a touch of that complacent egotism which is liable to make fish of one foible and flesh of another, as the saying is, to suit convention. In short, were his moral perceptions genuinely delicate?

However, she liked him so well that she was anxious to believe her questionings groundless. Accordingly his protestations of repugnance at Jim Daly's conduct were reassuring. For though they were merely words, his denunciation appeared heartfelt and to savor of clean and nice appreciation of the distinction between truth and falsehood. Indeed, she was half inclined to call him back to tell him that she had changed her mind and was ready to take him for better or for worse. But she let him go, saying to herself that she could live without him perfectly well for the next sixty days and that the voyage would do him good. Were she to become his wife, it would be necessary to give up the Settlement work in which she had become deeply interested as the result of her activities as a bachelor-girl. She must be certain that he was all she believed him to be before she admitted that she loved him and burned her philanthropical bridges.

Returning to her quarters in the heart of the city, Mary Wellington became so absorbed in her work of bringing cheer and relief to the ignorant and needy that she almost forgot George Colfax. Yet once in a while it would occur to her that it would be very pleasant if he would drop in for a cup of tea, and she would wonder what he was doing. Did she, perchance, at the same time exert herself with an ardor born of an unacknowledged inkling that these might be the last months of her service? However that may have been, she certainly was very busy, and responded eagerly to every call upon her sympathy.

Among the cases of distress brought to her attention which interested her most was that of two children whose mother had just died. Their father was a drinking man—a reeling sot who had neglected his family for years. His wife, proud in her destitution, had worked her fingers to the bone to maintain a tenement-roof over the heads of their two little boys and to send them neat and properly nourished to school. This labor of love had been too much for her strength, and finally she had fallen a victim to consumption. This was shortly after her necessities had become known to the Settlement to which Mary Wellington belonged. The dying mother besought her visitor to keep watch over her boys, which Mary promised faithfully to do.

The waifs, Joe and Frank, were two bright-eyed youngsters of eleven and nine. They stood so well in their classes at school that Mary resolved that their attendance should not be interrupted during the interval while a new home was being found for them. She accompanied them to the school-house on the morning after the funeral in order to explain the situation to their teacher and evince her personal interest. Miss Burke was a pretty girl two or three years younger than herself. She looked capable and attractive; a little coquettish too, for her smile was arch, and her pompadour had that fluffy fulness which girls who like to be admired nowadays are too apt to affect. She was just the sort of girl whom a man might fall desperately in love with, and it occurred to Mary as they conversed that it was not likely she would remain a public-school teacher long.

Miss Burke evidently knew the art of ingratiating herself with her pupils. Joe and Frank smiled bashfully, but contentedly, under her sympathetic, sunny welcome. The two young women exchanged a few words, the sequel of which was that Mary Wellington accepted the invitation to remain and observe how the youthful mind was inoculated with the rudiments of knowledge by the honeyed processes of the modern school system. While Miss Burke stepped to the blackboard to write some examples before the bell should ring, Joe, the elder of the two orphans, utilized the occasion to remark in a low voice intended for Mary's ear:

"She's Jim Daly's mash."

Mary, who failed on the instant to grasp the meaning of this piece of eloquent information, invited the urchin to repeat it, which he did with the sly unction of one proud of his secret. Mary laughed to herself. Some girls would have repressed the youthful gossip, but she was human. Somehow, too, the name sounded familiar.

"Who's Jim Daly, Joe?"

"He's the boss of the ninth ward."

"The Daly who has just been elected alderman?"

"Yes, ma'am."

Then Mary understood. "Really, Joe!" she said in the stage whisper necessary to the situation.

"Maybe she's going to be married after Easter," the guileless prattler continued, to make his confidence complete.

"Then you and Frank would lose her." This was the answer which rose to Mary's lips, partly prompted doubtless by her own instinctive aversion to the match.

The suggestion of another loss worked upon Joe's susceptible feelings. Evidently he had not taken this side of the matter into consideration, and he put up one of his hands to his eyes. Fortunately the bell for the opening of the session broke in upon the conversation, and not only diverted him, but relegated the whole subject to the background for the time being. Nevertheless, the thought of it continued in Mary's mind as she sat listening to the exercises. How could an attractive girl like this take a fancy to such a trickster? It seemed totally incompatible with the teacher's other qualities, for in her attitude toward her pupils she appeared discerning and conscientious.

When the time came to go, Mary referred to her connection with the Settlement work in the course of the few minutes' further conversation which they had together. Miss Burke expressed so lively an interest in this that it was agreed before they parted that the school-mistress should pay Mary a visit some day later in the week, with the twofold object of taking tea with the two orphans and of being shown the workings of the establishment.

At this subsequent interview, the two young women chatted briskly in a cozy corner. Each found the other sympathetic, despite Mary's secret prejudice; and it happened presently that Miss Burke, whose countenance now and again had seemed a little pensive, as though she had something on her mind, said after a pause:

"I'd like to ask your advice about something, Miss Wellington, if you don't object."

Mary thought she knew what was coming, surprising as it was to be consulted. She smiled encouragingly.

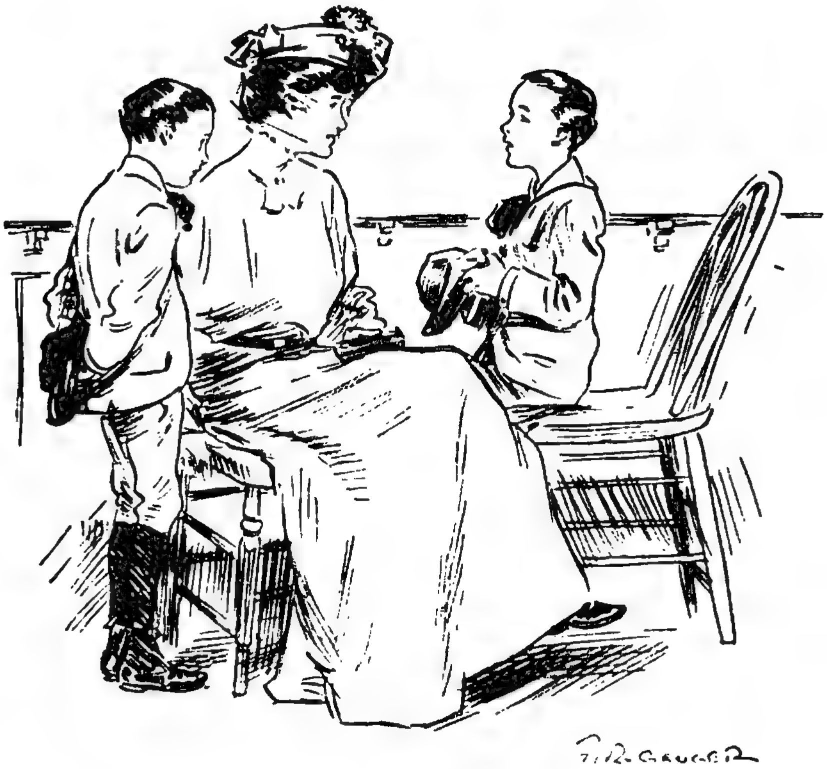
"It's about a gentleman friend of mine," continued Miss Burke, with rising color, "who wishes me to marry him. Perhaps you have heard of him," she added with a suggestion of furtive pride. "His name is Jim Daly."

"I know all about him."

Miss Burke was evidently not prepared for such a sweeping answer. "You know what he did, then?" she asserted after a moment's hesitation.

"He pretended to be someone else, and passed a civil-service examination, wasn't it?"

"Yes. I can tell by your tone that you think it was disreputable. So do I, Miss Wellington; though some of my friends say that it was Jim's desire to help a friend which led him to do it. But he had to serve his time in jail, didn't he?" She looked as though she were going to cry. Then she said awkwardly: "What I wished to ask was whether you would marry him if you were I."



"WHO'S JIM DALY, JOE?"

Mary frowned. The responsibility was disconcerting. "Do you love him?" she asked plumply.

"I did love him; I suppose I do still; yes, I do." She jerked out her answers in quick succession. "But our engagement is broken."

"Because of this?"

"Because he has been in jail. None of my family has ever been in jail." Miss Burke set in place the loose hairs of her pompadour with a gesture of severe dignity as she spoke.

"And he knows, of course, that his dishonesty is the reason why you feel that you can not trust him?" inquired Mary, who being a logical person, regarded the last answer as not altogether categorical.

"It wasn't like stealing," said the girl, by way of resenting the phrase.

"It was dishonorable and untrue."

"The people down my way don't think much of the civil-service laws. They call them frills, something to get round if you can. That's how they excuse him." She spoke with nervous rapidity and a little warmth.

"But they are our country's laws just the same. And a good man—a patriotic man ought not to break them." Mary was conscious of voicing George Colfax's sentiments as well as her own. The responsibility of the burden imposed on her was trying, and she disliked her part of mentor. Nevertheless, she felt that she must not abstain from stating the vital point clearly; so she continued:

"Is not the real difficulty, my dear, that the man who could be false in one thing might be false in another when the occasion arose?"

Miss Burke flushed at the words, and suddenly covered her face with her hands. "That's it, of course. That's what haunts me. I could forgive him the other—the having been in jail and all that; but it's the possibility that he might do something worse after we were married—when it was too late—which frightens me. 'False in one thing, false in everything,' that's what the proverb is. Do you believe that is true, Miss Wellington?" Her unmasked conscience revealed clearly the distress caused by its own sensitiveness; but she spoke beseechingly, as though to invite comfort from her companion on the score of this adage.

"Tell me what sort of a man Mr. Daly is in other respects," said Mary.

"Oh, he's kind!" She answered with enthusiasm. "He has been a good son and brother; he is always helping people, and has more friends than any one in the district. I don't see why he cared for me," she added with seeming irrelevance.

"It's a great point in his favor that he does care for you, my dear. Is he steady at his work?"

"When he isn't too busy with politics. He says that he will give them up, if I insist; but my doing so might prevent his being chosen to Congress." There was again rueful pride in her plaint.

Mary sat silent for a moment. "He stands convicted of falsehood." She seemed to be speaking to herself.

"Yes," gasped the girl, as her mentor paused to let the fell substantive be weighed.

"That seems terrible to me. But you know him better than I do."

Miss Burke's face lighted at the qualification. Yet her quick intelligence refused to be thus cajoled. "But what would you do in my place? That's what I wish to know."

Mary winced. She perceived the proud delicacy of the challenge, and recognized that she had condescendingly shirked the real inquiry.

"It is so hard to put oneself in another's place. The excuses you have given for his conduct seem to me inadequate. That is, if a man gave those reasons to me—I believe I could never trust him again." Mary spoke with conviction, but she realized that she felt like a grandmother.

"Thank you," said Miss Burke. "That's what I wished to know." She looked at the floor for an instant. "Suppose you felt that you could trust him?"

Mary smiled and reflected. "If I loved him enough for that, I dare say I should forgive him."

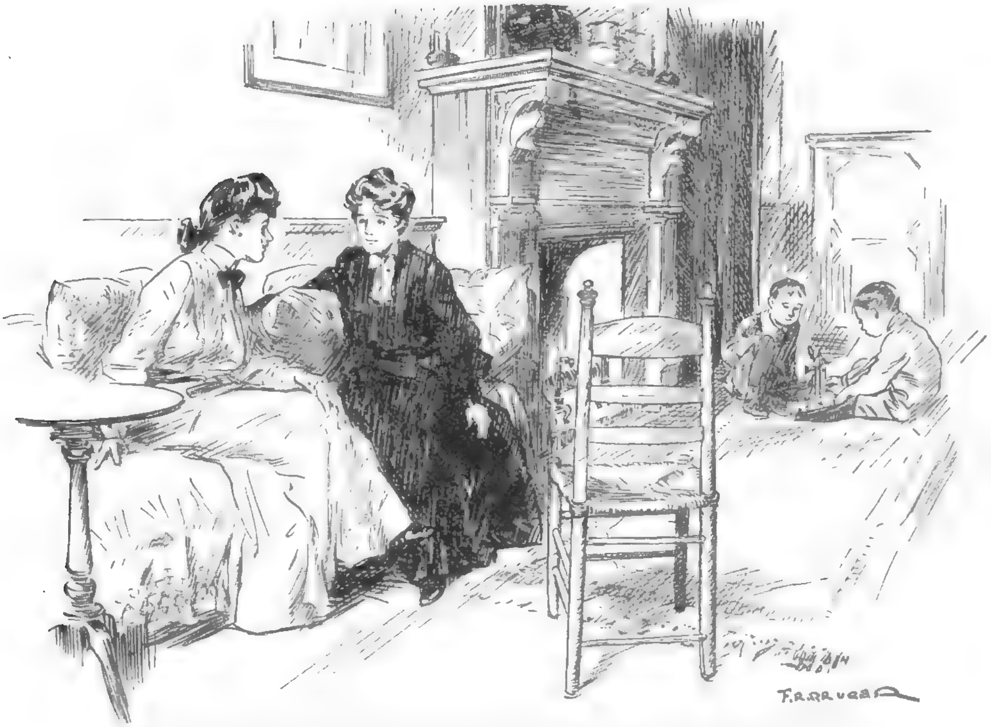
"You really would?" Then Miss Burke perceived that in her elation she had failed to observe the logical inconsistency which the counsel contained. "I don't know that I understand exactly," she added.

Mary smiled again, then shook her head. "I doubt if I can make it any plainer than that. I mean that—if I were you—I should have to feel absolutely sure that I loved him; and even then—" She paused without completing the ellipsis. "As to that, dear, no one can enlighten you but yourself."

"Of course," said poor Miss Burke. Yet she was already beginning to suspect that the sphinx-like utterance might contain both the kernel of eternal feminine truth and the real answer to her own doubts.

II

Some two months later the Meteoric, one of the fast ocean greyhounds, was approaching the port of New York. At sight of land the cabin passengers, who had been killing time resignedly in one another's society, became possessed with a rampant desire to leave the vessel as soon as possible. When it was definitely announced that the Meteoric would reach her dock early enough in the afternoon to enable them to have their baggage examined and get away before dark, they gave vent to their pent-up spirits in mutual congratulations and adieus.



"THE PEOPLE DOWN MY WAY DON'T THINK MUCH OF THE CIVIL-SERVICE LAWS."

Among those on board thus chafing to escape from the limitations of an ocean voyage was George Colfax, whose eagerness to land was enhanced by the hope that his absence had made the heart of his lady-love fonder. His travels had been restful and stimulating; but there is nothing like one's own country, after all. So he reflected as, cigar in mouth, he perused the newspapers which the pilot had brought, and watched the coast-line gradually change to the familiar monuments of Manhattan.

Yet apparently there was a subconsciousness to his thought, for as he folded his last newspaper and stretched himself with the languor of a man no longer harried by lack of knowledge as to what has happened during the last seven days, he muttered under his breath:

"Confound the customs anyway!"

A flutter of garments and a breezy voice brought him politely to his feet.

"That's over with, thank Heaven!" The speaker was a charming woman from Boston, whose society he had found engrossing during the voyage—a woman of the polite world, voluble and well informed.

"I just signed and swore to the paper they gave me without reading it," she added, with a gay shrug of her shoulders, as though she were well content with this summary treatment of a distasteful matter. "Have you made your declaration yet?" she asked indifferently.

"No."

"What I don't understand is why they should make you take oath to a thing and then rummage through your trunks as though they didn't believe you."

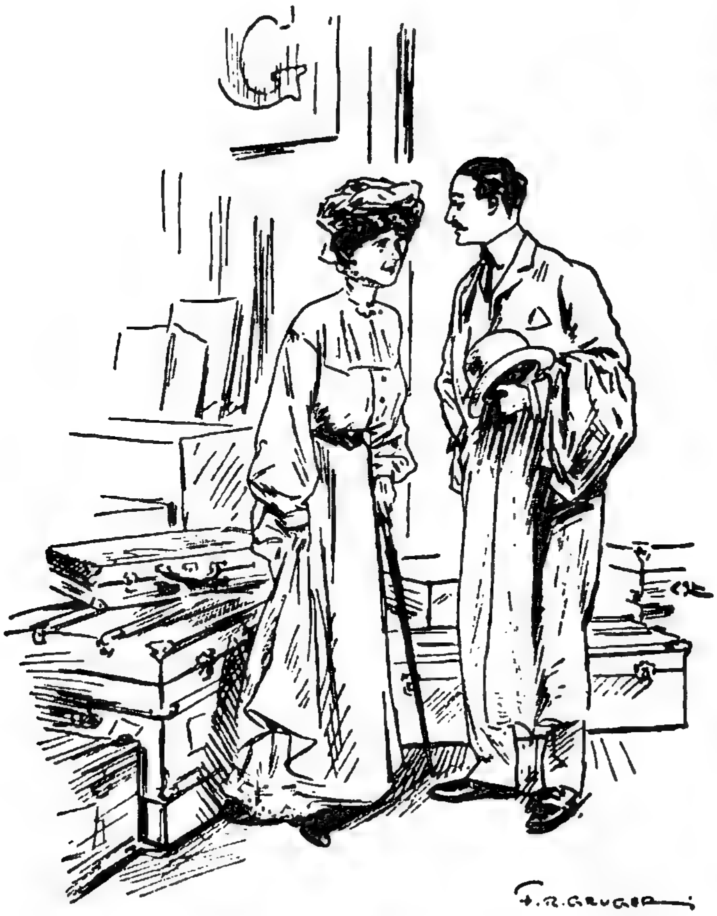
"It's an outrage—an infernal outrage," said George. "Every time the Government does it the spirit of American institutions is insulted."

"I haven't much with me this time anyway; they can hardly expect that a person will go to Europe for six months and not bring back more than one hundred dollars' worth of things," continued Miss Golightly artlessly. "One might almost as well stay at home. It isn't as if I bought them to sell. They are my own ownty donty effects, and I've no intention of paying the Government one cent on them if I can help it. And they charge one for presents. Of course, I won't pay on presents I have bought to give other people. That would simply make them cost so much more."

"The whole thing is a wretched and humiliating farce," was George's not altogether illuminating comment on this naïve revelation of the workings of the female mind. He spoke doggedly, and then hummed the refrain of a song as though to keep up his courage.

"Well, I'll go and take my turn," he said, with the air of aristocratic urbanity which made him a favorite in social circles.

Miss Golightly detained him to add: "If you find any better method, I wish you'd let me know. It seemed the simplest way not to declare anything, and to trust to luck."



"I GAVE MINE TWENTY-FIVE DOLLARS," SHE WHISPERED.

So great was the bustle and confusion that George was not conscious of the presence of his lively companion again until he heard her voice in his ear two hours later on the pier or platform where the baggage from the Meteoric was being inspected.

"Well," she said under her breath, "I'm all through. They gave me a jewel of a man. And you?"

"I've had no trouble." George spoke with nonchalance as if to imply that he had expected none. Out of the corner of his eye he was following the actions of the custom-house official allotted to him who was chalking his examined trunks with the hieroglyphics which signified that the Government had released its grip on them.

This done, George beckoned to an attendant porter, after which he turned again to Miss Golightly.

"If you'll wait a moment until I see these things of mine safely in the hands of the transfer express, I'll put you into your carriage and take a fond farewell."

"You needn't hurry," was her answer. "My friend, Miss Pilgrim, has declared thirty-four articles, and she doesn't know in which of her eight trunks any of them are. She and the citizen in glasses meted out to her, who insists on finding every one, are now engaged in ransacking her entire wardrobe. I intend to keep at a safe distance from the scene of worry. That's what comes of being conscientious."

George and the inspector, preceded by the porter wheeling the traveler's three trunks, hat-box, and small bags, set out for the other end of the shed.

George returned ten minutes later; he stepped briskly and was beaming.

"Still waiting, I see," he said jocularly.

"And in your eyes I read the purple light of love, young man. I wish you success." Her words were the rallying outcome of confidences on shipboard after five days at sea.

George blushed, but looked pleased. "You may see her first," he said, "for she is constantly at her cousin's, or was before she took up Settlement life."

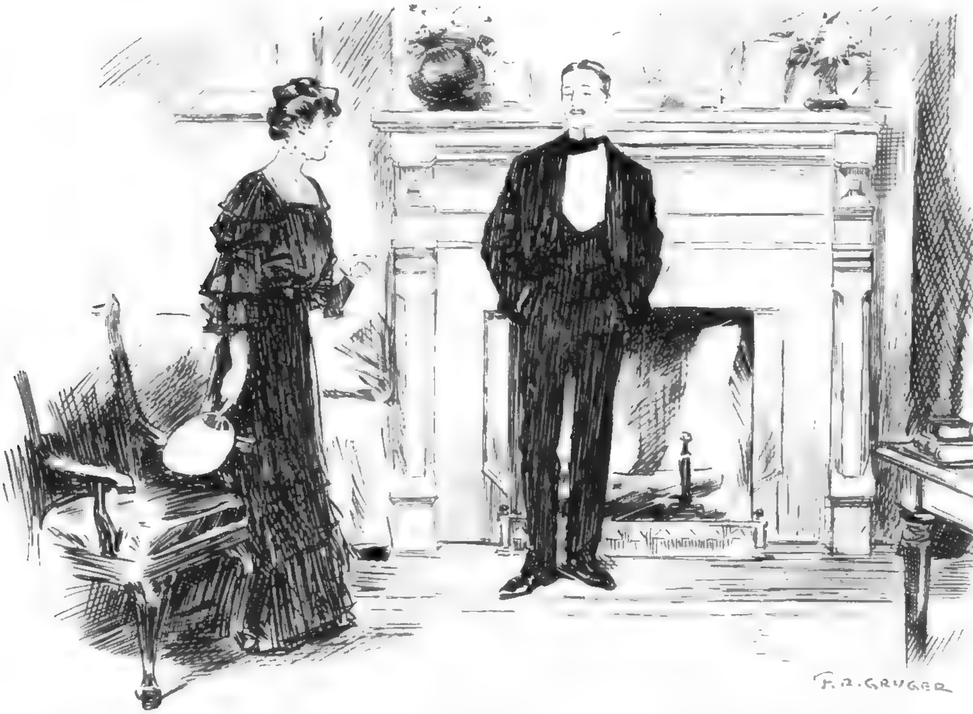
"How much did you give him?" asked Miss Golightly.

The reversion to their previous topic was so abrupt and barefaced that the lover stared for a moment, then tried not to appear confused.

"Oh, a mere trifle!" he said with offhand dignity.

"I gave mine twenty-five dollars," she whispered. "Wasn't that enough?"

"Abundant, I should say. But I am not well posted on such matters." It was evident he wished to avoid the subject, and was also impatient to get away, for he took out his watch. "If Miss Pilgrim is really likely to be detained," he began.



"IN OTHER WORDS, YOU THINK IT ALL RIGHT TO BREAK A LAW IF YOU DON'T HAPPEN TO FANCY IT."

Miss Golightly rose to the occasion and dismissed him. "I understand," she exclaimed amiably. "Every minute is precious."

Nevertheless, it was not until two days later that he succeeded in finding Mary Wellington at home. He called that evening, but was told by the person in charge that she had taken a brief respite from work and would not return for another twenty-four hours. On the second occasion, as the first, he brought with him under his arm a good-sized package, neatly done up.

"I am back again," he said, and he pressed her hand with unmistakable zeal.

Her greeting was friendly; not emotional like his, or unreserved; but he flattered himself that she seemed very glad to see him. He reflected: "I don't believe that it did my cause a particle of harm to let her go without the constant visits she had grown accustomed to expect."

He said aloud: "I came across this on the other side and took the liberty of bringing it to you."

Mary undid the parcel, disclosing a beautiful bit of jade; not too costly a gift for a friend to accept, yet really a defiance of the convention which forbids marriageable maidens to receive from their male admirers presents less perishable than flowers or sweetmeats.

"It is lovely, and it was very kind of you to remember me."

"Remember you? You were in my thoughts day and night."

She smiled to dispel the tension. "I shall enjoy hearing about your travels. A friend of yours has told me something of them."

"Ah! Miss Golightly. You have seen her, then, at your cousin's? A companionable woman; and she knows her Europe. Yes, we compared notes regarding our travels."

He colored slightly, but only at the remembrance of having confided to this comparative stranger his bosom's secret under the spell of an ocean intimacy.

"You brought home other things, I dare say?" Mary asked after a pause, glancing up at him."

"Oh, yes!" The trend of the question was not clear to him, but he was impelled to add: "For one thing, I ordered clothes enough to last me three years at least. I bought gloves galore for myself and for my sister. As I belong to the working class, and there is no knowing how soon I may be able to get away again, I laid in a stock of everything which I needed or which took my fancy. Men's things as well as women's are so much cheaper over there if one knows where to go."

"With the duties?"

The words, gently spoken, were like a bolt from the blue. George betrayed his distaste for the inquiry only by a sudden gravity. "Yes, with the duties." He hastened to add: "But enough of myself and my travels. They were merely to pass the time." He bent forward from his chair and interrogated her meaningly with his glance.

"But I am interested in duties."

He frowned at her insistence.

"Miss Golightly," continued Mary, "explained to us yesterday how she got all her things through the custom-house by giving the inspector twenty-five dollars. She gloried in it and in the fact that, though her trunks were full of new dresses, she made oath that she had nothing dutiable."

He suspected now her trend, yet he was not certain that he was included in its scope. But he felt her eyes resting on him searchingly.

"Did she?" he exclaimed, with an effort at airy lightness which seemed to afford the only hope of escape.

"How did *you* manage?"

"I?" He spoke after a moment's pause with the calm of one who slightly resents an invasion of his privacy.

"Did you pay the duties on your things?"

George realized now that he was face to face with a question which, as lawyers say, required that the answer should be either "yes" or "no." Still, he made one more attempt to avert the crucial inquiry.

"Does this really interest you?"

"Immensely. My whole future may be influenced by it."

"I see." There was no room left for doubt as to her meaning. Nor did he choose to lie. "No, I paid no duties."

"I feared as much."

There was a painful silence. George rose, and walking to the mantel-piece, looked down at the hearth and tapped the ironwork with his foot. He would fain have made the best of what he ruefully recognized to be a shabby situation by treating it jocosely; but her grave, grieved demeanor forbade. Yet he ventured to remark:

"Why do you take this so seriously?"

"I expected better things of you."

He felt of his mustache and essayed extenuation. "It was—er—unworthy of me, of course; foolish—pig-headed—tricky, I suppose. I got mad. I'd nothing to sell, and the declaration is a farce when they examine after it. So I left them to find what they chose. I'm terribly sorry, for you seem to hate it so. But it's an idiotic and impertinent law anyway."

"In other words, you think it all right to break a law if you don't happen to fancy it."

George started visibly and colored. He recognized the aphorism as his, but for the moment did not recall the occasion of its use. He chose to evade it by an attempt at banter. "You can't make a tragedy, my dear girl, out of the failure to pay duties on a few things bought for one's personal use, and not for sale. Why, nearly every woman in the world smuggles when she gets the chance—on her clothes and finery. You must know that. Your sex as a class doesn't regard it as disreputable in the least. At the worst, it is a peccadillo, not a crime. The law was passed to enable our native tailors to shear the well-to-do public."

Mary ignored the plausible indictment against the unscrupulousness of her sex. "Can such an argument weigh for a moment with any one with patriotic impulses?"

Again the parrot-like reminder caused him to wince, and this time he recognized the application.

"Oh!" he exclaimed, with sorry yet protesting confusion.

"It's the inconsistency," she answered without flinching, perceiving that he understood.

George flushed to the roots of his hair. "You compare me with that—er—blatherskite?" he asked, conscious as he spoke that her logic was irrefutable. Yet his self-respect cried out to try to save himself.

"Why not? The civil-service law seemed a frill to Jim Daly; the customs law an impertinence to you."

He looked down at the hearth again. There was an air of finality in her words which was disconcerting.

"I've been an ass," he ejaculated. "I'll give the things up; pay the duties; go to prison, if you like. The punishment is fine or imprisonment." He intended to be sincere in his offer of self-humiliation, though his speech savored of extravagance.

Mary shrugged her shoulders. "If you did, I dare say a bevy of society women would tender you a banquet when you were released from jail."

He bit his lip and stared at her. "You are taking this seriously with a vengeance!"

"I must."

He crossed the room and, bending beside her, sought to take her hand. "Do you mean that but for this—? Mary, are you going to let a little thing like this separate us?"

He had captured her fingers, but they lay limp and unresponsive in his.

"It is not a little thing; from my standpoint it is everything."

"But you will give me another chance?"

"You have had your chance. That was it. I was trying to find out whether I loved you, and now I know that I do not. I could never marry a man I could not—er—trust."

"Trust? I swear to you that I am worthy of trust."

She smiled sadly and drew away her hand. "Maybe. But I shall never know, you see, because I do not love you."

Her feminine inversion of logic augmented his dismay. "I shall never give up," he exclaimed, rising and buttoning his coat. "When you think this over you will realize that you have exaggerated what I did."

She shook her head. His obduracy made no impression on her, for she was free from doubts.

"We will be friends, if you like; but we can never be anything closer."

An inspiration seized him. "What would the girl whom Jim Daly loves, if there is one, say? She has never given him up, I wager."

Mary blushed at his unconscious divination. "I do not know," she said. "But you are one person, Jim Daly is another. You have had every advantage; he is a—er—blatherskite. Yet you condescend to put yourself on a par with him, and condone the offense on the ground that your little world winks at it. Remember

> Spirits are not finely touched
> But to fine issues.

How shall society progress, unless my sex insists on at least that patent of nobility in the men who woo us? I am reading you a lecture, but you insisted on it."

George stood for a moment silent. "You are right, I suppose." He lifted her hand to his lips and kissed it. Then he turned and left the room.

As he passed out, Mary heard the voices of the orphans, Joe and Frank, in the entry. The former in greeting her held out a letter which had just been delivered by the postman.

"You've come back, Miss Wellington," cried the little man rapturously.

"Yes, Joe dear."

Mechanically she opened the envelope. As she read the contents she smiled faintly and nodded her head as much as to say that the news was not unexpected.

"But *noblesse oblige*," she murmured to herself proudly, not realizing that she had spoken aloud.

"What did you say, Miss Wellington?"

Mary recalled her musing wits. "I've something interesting to tell you, boys. Miss Burke is going to be married to Jim Daly. That is bad for you, dears, but partly to make up for it, I wish to let you know that there is no danger of my leaving you any more."

The Answer

By MARY ELIZABETH BLAKE

THROUGH the dark hours she watched beside her dead:
"Grant me a sign, O God of life and light,
Lest in the ocean of despair and dread
My lost soul sink to-night!"
Then in the east the sudden roses stirred;
A soft breath crept amid the whispering corn;
And the sweet shrillness of the piping bird
Hailed the awaking morn.

The Words of the Wise

By CAROLINE DUER

Illustrations by William T. Van Dresser

ONE morning in May a cab drove rapidly down Forty-second Street and stopped in front of the closed gates of the ferry-house. The boat which was just entering the slip would have to discharge its sparse load of passengers, trucks, and market-wagons, and receive the few people now congregated in the waiting-room, before the oncoming of vehicles could be permitted, and the driver of the cab drew a little to one side until his turn should arrive.

Of the two persons within, neither appeared conscious of the momentary halt. They were engaged in earnest conversation—the woman somewhat voluble and explanatory, and the man throwing in an occasional observation which was listened to with attention and not infrequently commended.

"And so you see, Henry, we are lights—bright and shining lights; golden examples; and from our high pinnacles of fame we are expected to advise and admonish our graceless juniors. I've no doubt my niece hates the sound of my name. I am convinced that her mother loses no opportunity of pointing out my merits—of which, indeed, my family seem to be getting rather exaggerated notions. 'Go to your aunt, sentimentalist, consider her ways and be wise,' or words to that effect, I suppose she has often heard. Well, I'm nothing if not practical, and I've great powers of exhortation."

Her handsome features took on a most resolute expression as she spoke the last words, and she settled her short, square figure back into the corner with the air of one to whom experience has brought few rebuffs and no defeats.

Her companion laughed. "And I'm to play the part of chorus, I suppose."

"Not at all. Your rôle is set down for you. While I am rousing the ambition of my niece, you will be dazzling your young cousin with the brilliancy of your career. That is clearly indicated."

At this the man, who had a long, thin body, a long, rather furrowed face, and bushy gray eyebrows, leaned back in his corner and with some complacence underlying his accent of mock sarcasm, murmured over:

"'The brilliancy of my career.'"

"Perhaps 'splendid' is a better word than 'brilliant,'" amended his companion, calmly matter-of-fact. "Brilliancy suggests a sparkle—possibly a reflected sparkle. I am said to write a brilliant comedy, for instance; but you are the greatest of living tragedians. That is world-acknowledged. Yes, 'splendid' is the word."

"It needed the opinion of the cleverest of modern writers to convince me," he returned gallantly.

This time she laughed. "Well, I suppose we have each, in our several ways, made a success of life. The public pays us, the critics praise us—that is, usually; and when they don't, the people flock to hear us just the same—and if it was up-hill work at first, it's smooth enough going now. But it is absurd for us to sit here throwing laurel-wreaths at each other. We ought to be laying out our plan of campaign."

"Suppose we wait till we are on board the boat," he suggested. And, indeed, the jolting of the cab made any interchange of ideas for the moment difficult.

In the semi-gloom of the covered gangway they again came to a standstill and the lady resumed her discourse.

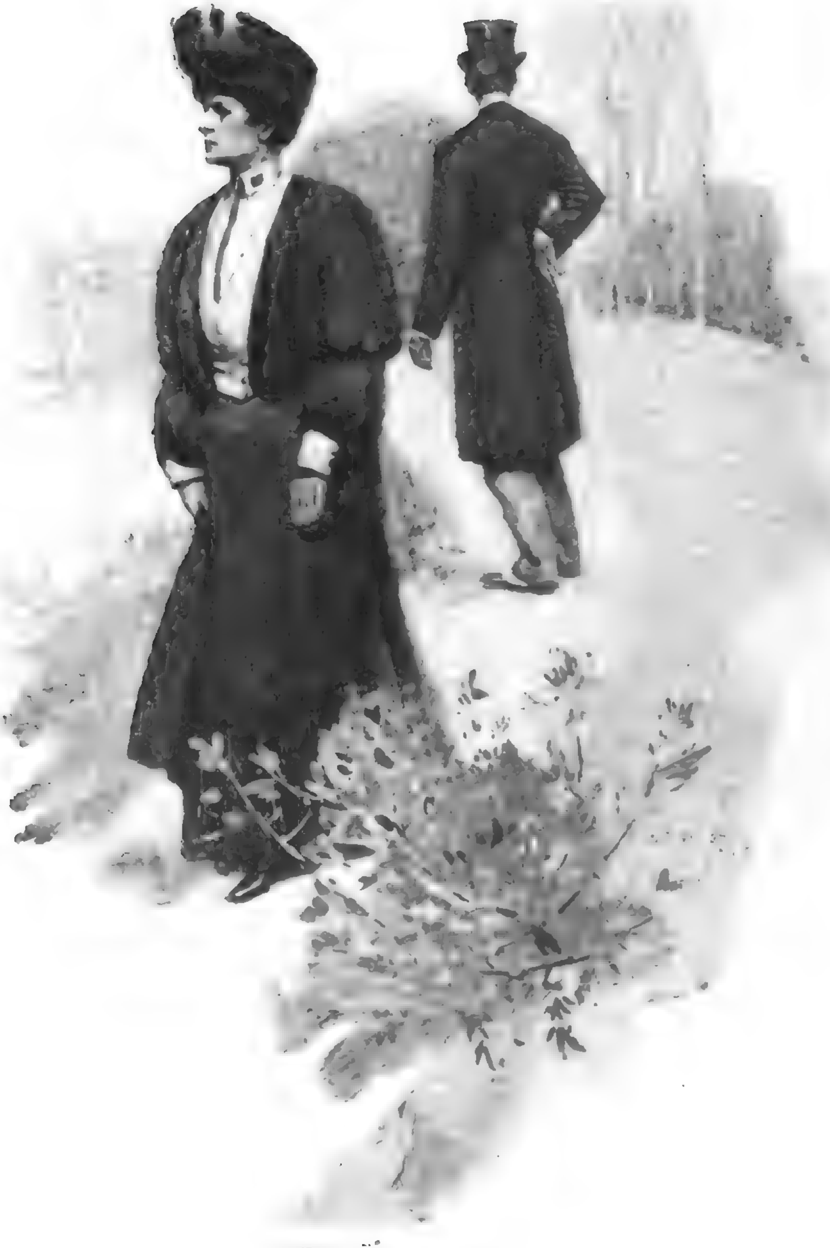
"We ought, you know," she said, "to be prepared with the most convincing arguments."

"I thought it was going to be enough for them to gaze upon our effulgence and hear us recite the story of our lives."

"But in the recitation we've got to show them that nowadays the least success overleaps the bounds of the highest failure."

"They are indifferent to success, then?" he observed.

"Along the lines in which it is presented to them, completely so. *He*, they say, has a marvelous barytone which he refuses to cultivate. Vogel, of the Grand Opera Company,



HE WAS INCLINED TO LINGER, BUT MISS MARTIN TOOK UP THE LINE OF MARCH AGAIN.

who was a friend of his father's, has heard him and would send him abroad to-morrow to study, but he won't go. He declares he would rather raise horses in the country, which seems to be his present occupation, and not a very lucrative one. *She* is a really wonderful mimic, and I believe with a little training and my influence she'd be getting good parts and a handsome salary within the year. Her mother is more than willing that she should try. And why not? The family are as poor as Job's turkey, and it is expedient, if not absolutely necessary, that she should earn her living. But no; she will give lessons—goodness knows in what! she will take in sewing, she will do anything, in fact, but take advantage of the talent she has and turn it to the best account. There you have the matter in a nutshell."

"What is her objection to the stage?" inquired the man.

"She does not like the life, and is afraid of publicity. But after all, one must accept the kind of chance Fate gives one. I did. I was left most unexpectedly penniless, as you know; I found I could write (my niece would doubtless feel that there was a certain mental indecency in putting one's thoughts before the public)—I *did* write, and now in middle age Miss Isabella Martin is a rich and independent woman, petted and applauded by the world in general and her own family in particular."

"But you are an exceptional woman, my dear Isabella."

"If it's exceptional to have common sense, and the ability to work hard for your opportunity and harder when you've got it," she answered candidly; "but even you geniuses have to work."

"Don't we just!" returned her companion, the boyishness of the reply contrasting strangely with his old eyes and the tired wrinkles about his mouth. "But it's worth it. When you're swaying the emotions of a multitude—moving them either to tears or laughter by the words you speak or the words you write—power is a splendid thing, Isabella, and fame is worth living and working and dying for——"

"That's it!" she exclaimed, interrupting him. "That is the way we must make them see it."

"If they were of the kind that succeeds, they would see it for themselves," he affirmed, "unless—is there any attachment between them?"

"None that I've ever heard of. They are simply content to be nobodies and do nothing in the face of the gifts fortune has bestowed upon them."

"We must do our best to show them the error of their ways, then, and if Isabella Martin and Henry Ireland fail to convince——"

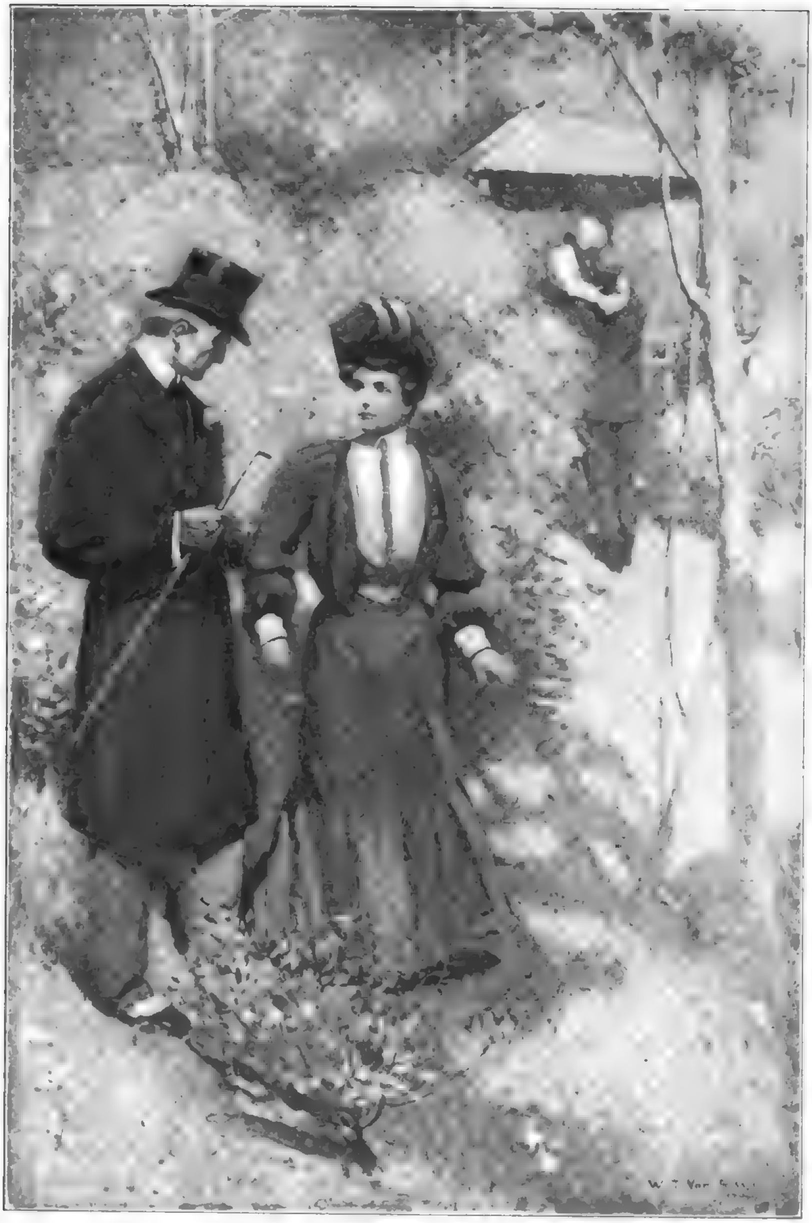
"But we don't admit that possibility," she declared, smiling; and the crossing of the ferry having been effected, she leaned out of the cab-window to describe to the driver the somewhat complicated nature of his farther route.

The long road slanted steeply up the side of the Palisades. Behind them, as they began to ascend, the trains ran rumbling into the open, black nostril of the West Shore Tunnel. Below them, as they climbed higher, the brown roofs of the station-platforms and freight-sheds, the wide, grayish flood of the Hudson dotted and crossed by busy boats, the wharves and warehouses, squat blocks, tall buildings, and spires of the city, were spread out like a great panorama. Even at this distance one almost felt the pressure of the business in process of transaction, and the smoke of enterprise hung hazily over all.

At the top of the hill they jolted through occasionally paved streets, between clusters of Queen Anne cottages that chose to consider themselves part of the neighboring township, and along a dusty, macadamized boulevard, until at last they began the descent of the other side. And here they came upon the spring. For in the valley the apple-blossoms were out, the trees were misty with the young green of half-grown leaves, the air smelled of sprouting grass, of breaking buds, of fresh, moist earth, newly warmed by the sun, and in the distance, through the soft yellow of the marshes, the winding loops of a small river reflected the bright blue of the sky.

The houses here were scattered. Each little homestead had its lawns and flower-beds, its orchards and fields about it, and the whole opposite hillside, under the shade of its trees, was farmed into squares and patches of variegated greens and browns as far as the eye could see. It was a pleasant, sleepy land, where one might easily fall into the way of thinking, with the lotus-eaters, that it was "always afternoon."

"And this is the Vale of Content that they do not wish to leave," remarked Mr. Ireland, surveying the country from his window. "Well, it is a peaceful place. One can not deny that."



"I THOUGHT YOU GAVE ME TO UNDERSTAND THAT THERE WAS NO ATTACHMENT."

"O, peaceful," returned Miss Martin dispassionately; "yes, it's very peaceful, and an excellent place to grow vegetables in."

No adverse comment could have been stronger than the tone in which she made this statement, and the eminent actor met her eye with a smile of amusement as he inquired how much longer the drive was likely to be. They had turned and were now wending their way northward, and she pointed to where, among the wooded slopes ahead of them, the top of a square, gray-stone house was distinctly visible.

"My relations live there, and yours within a stone's throw. I take it you have never visited them in their seclusion before."

"They generally come to see me when I am playing in this part of the world. I'm afraid I should never have got myself all the way over here if it had not been for your commands, Isabella. But now I am here I rather like the placid prettiness of it all. Let's get out and walk a bit. What do you say?"

"Why, that I am not built for walking, and I wish you had your slim, tall wife to trudge beside you. It is the duty, and should be the pleasure, of a wife to walk when a husband wishes it; but when it comes to a friend—especially a fat friend! However, if needs must, I'll stop the cab before we reach the gates and conduct you through the woods by a roundabout path I wot of. Will that satisfy you?"

Mr. Ireland conveyed his thanks for the concession, and some three-quarters of a mile farther up the road Miss Martin called a reluctant halt and descended from the vehicle, which proceeded on its course to where a couple of crumbling old stone pillars marked the entrance to the driveway, while the two passengers climbed a bank, crossed a low wall by means of wooden steps evidently placed there for the purpose, and turned into a narrow path which lost itself among the trees. The ground was starred with pale lilac and little, pink-striped, white flowers, and near by a thread of brown water trickled among the stones and mosses of its tiny channel. The sunlight fell like a golden rain through the early leaves, and all about there was a silence, not of emptiness, but of demurely suppressed sound, as if nature had ceased for an instant her whispered directions to a million growing things and were watching, wide-eyed, till the intruders should have passed.

The man took off his hat and smoothed his forehead with the air of one who, for the time, dismisses all troublesome thoughts.

"This is worth coming for, Isabella," he said. "Who'd have expected to find an Arcadia on the outskirts of Gotham?"

"It was a fine place in its day," answered his companion, pausing to pant a little after her unaccustomed exertions. "I mean this—not Arcadia, about which I have my own opinion! The property has shrunk with the fortunes of its owners. They can hardly keep up the few acres they have left."

The path was a winding one, and Mr. Ireland was inclined to linger, but Miss Martin took up the line of march again. An exclamation from her startled his ears before his eyes beheld the cause of it. Then he came up with her just beyond a great clump of laurel-bushes, and saw what she had seen.

A small knoll a little distance ahead of them was crowned by a rustic summer-house, over the rough railing of which leaned a girl apparently taking leave of a young man who stood on the slope of ground below. Her face was as freshly pink and white as any flower; her hatless, blond hair shone almost silvery white in the sunlight; the blue of her gown might have been a bit of the sky. She was resting both hands on the brown-clad shoulders of the tall figure beneath her, partly to brace herself against an eager arm that was drawing her closer, and partly to arrest attention while she spoke.

"Can we ever manage to withstand them to the face?" she was saying.

The young man's reply was inaudible, but his close-cropped, dark head completely eclipsed her fair one for an appreciable instant, and her repelling fingers slipped, slid, and finally interlaced about his neck.

"Romeo and Juliet," whispered the great tragedian, drawing Miss Martin back behind the bushes. "I thought you gave me to understand that there was no attachment."

"I told the tale as it was told to me," returned that lady, with constraint.

"A pretty picture," observed he deprecatingly.

"They are paupers," declared Miss Martin uncompromisingly.

Mr. Ireland yielded the point.

"Do you suppose it's safe to go on?" he inquired after a pause.

"Perfectly," replied his companion, whose discreet glance ahead had revealed that the summer-house was now empty.

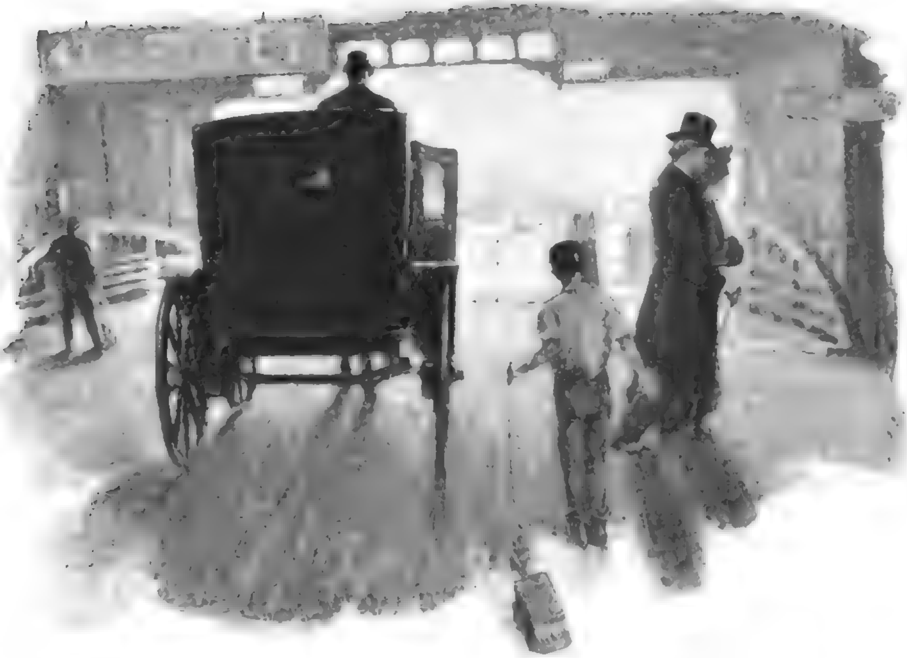
A gleam of blue flashed in the dim recesses of the wood and the breaking of twigs under striding feet came to them from an opposite direction. Miss Martin's ear inclined toward the sound, and Mr. Ireland's vision was strained after the disappearing streak of azure. There was silence between them for a moment as they pursued their way.

"It doesn't alter the situation at all, I suppose," he remarked at last.

"Rather intensifies it," she returned briefly. "I'm sorry."

"You don't think they'll be able to 'withstand us to the face,' Isabella?"

"I do not. *Au revoir*, Henry; we must separate here. Follow the path till you come to a fence with a gate in it. Go through the gate and you'll be on your cousin's land. You



"I WONDER WHERE THE TELEGRAPH OFFICE IS," SAID SHE.

will probably stumble upon the boy, who is undoubtedly hurrying home to meet you at luncheon. I turn to the right. Be eloquent and persuasive as you alone can be. I'm afraid my only strength lies in a calm, common-sense presentation of the case, and then——"

"An appeal to your niece's reason," he finished as she hesitated.

"Oh, her reason!" exclaimed Miss Martin. "Her reason will be with me from the first. But if you want a woman to *act* upon reason, you must work upon her feelings. With a man it's different. When you have convinced him, that's usually enough. Good-by. What is left of me after the encounter will stop for you as early in the afternoon as may be."

. . . .

But it was not very early when the cab stopped for Mr. Ireland, and although the horse and the driver had a singularly refreshed and rejuvenated aspect, as if their day in the country had worked wonders for them, it was to be remarked that Miss Martin did not share the general appearance of well-being. Her face was sphinx-like and perhaps a little jaded.

"You were successful, Isabella?" inquired the eminent actor, falling somewhat wearily into the seat beside her.

"Oh, yes; entirely successful, but it took time. She yielded; unwillingly, of course, but still she yielded. And you——"

"Also achieved satisfactory results. I thought at one moment that I was going to lose the battle, but in the end he was convinced. He is prepared to accept Vogel's offer—reluctantly, it is true; still he will accept. He will be away for several years."

They were now out upon the highway. A slight mist was rising over the river and the view of the opposite hillside was obscured. The sunlight seemed to fall less brilliantly in the fields and gardens of the little homesteads they were passing; the clouds were gathering in the east, and the soft wind smelled of the sea.

"I'm afraid there'll be no young May moon to-night," observed the man.

"Why should there be?" snapped Miss Martin, who was evidently not in a suave and peaceful frame of mind.

"For the meeting and parting of lovers, my dear Isabella. Those two, that you and I and Fate are separating, will be longing to exchange eternal vows. I hoped at least they would have the opportunity—and the moon. I like to think of them swearing everlasting fidelity. They will, you know."

"And forget each other in six months," put in the lady shortly.

"Oh, I should not say that," he remonstrated gently. "I have never forgotten my first love."

"I was unacquainted with you at an age when you could have had a first love," returned Miss Martin with some asperity, "but I dare swear you did not marry her."

Mr. Ireland sighed. "I've often thought she was the only woman who ever loved me really for myself," he said. "The others—well, I suppose I may say with the poet, 'One or two women, God bless them, have loved me,' but I can't help suspecting that my position, and the romantic prestige that attaches itself to my profession, had a great deal to do with it. First love is a very beautiful thing, Isabella."

"All love is beautiful," she answered positively.

They had begun to climb the hill at the top of which the straggling Queen Anne cottages and ill-paved streets told of suburban ambition; they were shaking and jarring over the stones before she spoke again.

"Yes, *all* love is beautiful," she repeated, "and every woman ought to have love in her life. Do you know, Henry, I never read in the papers the police-court accounts of those poor, half-beaten-to-death drudges, who at the last moment refuse to give testimony against their husbands, that I don't envy them the feeling that is in their hearts. I'm not sure that I wouldn't put up with their aching shoulders for the sake of it. To have somebody that you belong to, and that belongs to you—even 'a poor thing, but mine own!' No matter what a woman has, if she hasn't that, what does life amount to?"

"Isabella!" ejaculated her companion in amazement. "You, of all women, to talk like this!"

"Well, even *I* was not born without sentiment," she declared crossly, "though I do keep it farther from the surface than most people; and there are times when I can't help remembering that I am a dissatisfied, middle-aged single woman with ambitions, when I ought to be a patient, married one with children. I believe, upon my soul, that I'd be happier living in the country raising chickens than writing plays for the public to laugh at and applaud!"

"And I am very sure that I'd rather be following the plow than strutting my little hour upon the stage. Slaves of the people, Isabella! That's all our success has brought us. We have our exits and our entrances now, but by and by we shall be superannuated, and they will laugh and cry no more for us. What shall we do then?"

"All the good we can to others, I suppose," replied Miss Martin, in anything but a benevolent tone. "I wish this cab had a brake on it. I don't like to go sliding down-hill at this pace."

"Perhaps the driver sees that the boat is in and is endeavoring to catch it," suggested the great tragedian, putting his head out of the window. "Yes, I fancy that is it."

"Then tell him not to," she ordered. "I don't care if I catch the boat or not. In fact, I'd rather miss it. Henry," she added, as he dropped back beside her, "do you suppose those two will stay faithful to each other?"

"You said not, Isabella."

"Yes, but I want them to."

There was a pause. The cab drew up at the ferry-gates. The boat had just departed.

"I wish they had not yielded to us, Henry. They may be drifted apart."

"We were too persuasive, Isabella."

There was another pause while the cab drove through the gates and stopped with a series of jerks in the ferry-house. All of a sudden Miss Martin opened her door.

"I'm going to get out for a moment," she announced.

"So am I," returned Mr. Ireland, who had opened his at the same instant.

"I should very much like to know what is in your mind?"

"Exactly what is in your own, my dear."

"I wonder where the telegraph-office is," said she, and together they proceeded in search of it.

They wrote in silence and then exchanged messages:

> Pay no attention to morning's advice. Stay at home and be happy. ISABELLA MARTIN.

> Refuse Vogel's offer. Fame and fortune are not worth pursuing. Who should know, if I do not? You have found the one thing needful. Let nothing keep it from you. HENRY IRELAND.

"There are ever so many too many words in yours, you know," commented the lady, returning it to him with an air of radiant amiability. "Great as you are, there's a good deal of the woman in you, Henry."

"And in you, Isabella."

Experiences of a Nursery Governess

By MARTHA S. BENSLEY

VI

I WAS seated in the bay window of the nursery, mending stockings, and watching the children playing in the yard below. This particular part of the grounds which I overlooked was called the "grass-plot," and was the children's very own. It was about seventy feet long and forty wide, and surrounded by a low fence; the grass was somewhat worn in places where they had goals for their games, and the only care the gardener gave the place was to cut the grass, sprinkle it in dry weather, and sometimes put new sod on the worn spots. One other part of the grounds belonged to the children, when they cared to use it. A small space back of the "grass-plot," divided from it by a hedge, was left entirely uncultivated, and in one corner was a pile of white sand which had been brought from the lake shore. Here the children dug and burrowed, built sand castles, or planted flowers, as they pleased.

On this afternoon there were three children from across the street with Mildred and Philip, and they were all screaming and laughing in a game of tag. Suddenly there was a louder shout than usual, and Mildred Burton shot through the gate and down the street. At the corner she flew into the arms of her father; and she alternately hugged him and a little bicycle which he had been leading by the handle-bars. Philip and the other children, who had followed her, now formed an excited group, with Mildred in the center vainly trying to ride her new wheel. Mr. Burton stood back and smilingly watched the delighted youngsters. He had gone to all the inconvenience of bringing the wheel home in the train, that he might have the pleasure of giving it to his little daughter himself. Presently Mrs. Burton, having seen her husband, strolled out to meet him, and they stood happily side by side, watching the children. Philip had already examined the various "points" of the machine, when the group reached the house; his father had brought him a wheel the previous week, not thinking that Mildred would want one too, and this second present had been made because he had seen her trying to ride her brother's wheel.

After a little time with the bicycle, Mrs. Burton sent her daughter and son in to be dressed for tea, with the promise that they should come out and play for fifteen minutes afterward. They came running up the stairs to me, washed their hands and faces, and chattered happily, while I brushed their hair and put a clean apron on Mildred and a fresh collar and tie on Philip. Our light supper was brought in before they were ready, and they ate it hastily in their anxiety to get out of doors again.

At last their mother called them from the darkening yard into the dining-room to have dessert with their father and herself. Afterward we all sat in the library together till eight o'clock, when I escorted my charges to bed.

At this time I had been nursery governess to Mrs. Burton's children for about two weeks. I was sent out to see her by an educational agency; and she welcomed me most kindly, gave me a cup of tea, and, in the talk we had together, tried to discover what kind of a person I was, rather than just what I knew and what I could do. My interview with Mrs. Burton was by far the pleasantest of the sort—trying at the best—that I had experienced. She seemed to be embarrassed when I handed her the references I had brought, and read them in a half-apologetic way. She was a pretty woman, with hazel eyes and fresh color; she looked the picture of health, good-humor, and sweetness, and was also evidently the possessor of brains. She was not of the clinging, emotional type, but one, nevertheless, to whose sympathies appeal could be made with certainty of response.

After we had come to a satisfactory understanding, she sent the maid to call Mildred and Philip from their play so that I might meet them, and in a moment they came running in, breathless and rather dirty.

"This is my little daughter, Miss Clark," said the mother, leading forward a plump, blond, short-haired little girl of about nine; "and this is my son." The boy was two years younger; his hair was red, his little nose was covered with freckles, and he had long, narrow, gray-green eyes with a laugh in the corners of them. He was thin, wiry, and evidently of a more active, nervous temperament than his sister. The two children offered me moist and grimy little hands. Mildred sat down beside her mother and regarded me with frank, speculative eyes, without a trace of embarrassment. Philip stood near the window, keeping a furtive eye on a game of "pull away," while he munched a wafer from the tea-tray.

After the children had gone out again, Mrs. Burton said she would like to talk over with her husband the advisability of employing me; and the next day I received a note from her, asking me to call at Mr. Burton's office. I found him a mature specimen of the same type as his son. The long, gray-green eyes with the laugh in the corners were the same, as was also the thin, wiry frame. He dismissed his stenographer, and asked me to sit down.

"Well, Miss Clark," said he, pleasantly, "Mrs. Burton has been telling me about you. We need some one to help us with our children, and so far we haven't seemed to hit on just the right one. It's much more important to me to have them well treated than to have my books well kept or anything of that sort, as you can easily understand."

I wanted to tell him that he was the first man I had ever heard express so sound an opinion.

"Now, you mustn't be offended if I ask you some questions," he went on, and proceeded to interrogate me very closely as to where I had been, what I had done, and whatever occurred to him as bearing on the question.

"Well, Miss Clark," he said at last, "my wife thinks you are just the one, and usually she's right. So if you want to come and try how we all get on together, we'll settle it right now."

In regard to money, he told me that he wished to do the right thing; wanted to pay me enough so that there could be no possibility of my leaving for money considerations. We finally agreed on fifty dollars a month, and as I had no living expenses, that was a fair wage.

The family lived in a pleasant suburb within easy reach of the city and Mr. Burton's business; their house was of good size and comfortable, but not elegant; the grounds were fairly extensive, and, besides the grass-plot, there was a lawn, a large garden devoted to flowers and vegetables, in which both parents and children took great pride; also a little paddock where the cow and the four horses were allowed to run about. The family rode about on pleasant evenings and on Sundays in an open carriage behind a beautiful black team, and there were a heavy English dog-cart and a gentle bay horse at the service of the children and myself.

My position in the Burton home was a very agreeable one; they considered me in their own class, and treated me as they did one another. The evening was mine to do with as I chose; all the books in the house were at my disposal, and my room had a student-lamp. Mrs. Burton had told me to come to them in the library whenever I wished; but as the evenings were the only time the husband and wife had together, I rarely interrupted them.

Mildred and Philip went to the public school; the fall term opened while I was with them, and I supposed Mrs. Burton would want me to see that they were properly entered; but I found that she preferred to attend to that herself.

"I want to see what kind of teachers they are to have," she told me. "I suppose any of them know enough, so far as that goes, but there are some kinds of people that I don't want my children to be associated with."

She came back satisfied. "I should have been sorry to be forced to put them in a private school," she said, "for there are so many nice children in their classes with whom I want them to stay. I prefer to have them in the public school, anyway, as long as it is a good one, and they are well and strong. It seems to me that the public schools should be made good enough for anybody's children. Of course, sometimes a private school may be necessary, but the very idea of them is exclusive, and I will not have Mildred and Philip become little snobs."

My part in their education was a small

one; when they had been given work to do at home, I saw that they did it; and if there were points they did not understand, I explained them. Neither of the children was exceptionally bright, but they had had a good kindergarten training; their parents had taught them many things and encouraged them to think; and they had learned how to use their brains. Usually half an hour a day was time enough for them to prepare the lessons they could not study in school.

While they were away, I attended to various tasks about the house, kept the nursery in order, mended their clothes, and often wrote notes or answered letters for Mrs. Burton. I usually had time to do a little work for myself also.

"Keep some time every day for yourself, Miss Clark," said Mrs. Burton. "Taking care of such lively children isn't easy work, and I don't want you to get tired out."

She was right—it wasn't easy work, but her consideration and reasonableness, combined with the good breeding of the children, made it far easier than any other position I had held.

Mrs. Burton was a busy woman. She was interested in several charities, a member of a hospital board, and did much religious work, besides attending most of the meetings of the church to which she belonged. The children were taken to Sunday-school and church every week, and I accompanied them. There was, too, a good deal of company in the house, of a pleasant, informal kind—cousins, friends, and neighbors continually dropping in, or invited to dinner or tea. I think that in the winter the family entertained more formally, but there was nothing in the nature of a reception or ball during my stay. If the guests were old friends, or if they came to luncheon, which the children always ate with their mother, Mildred and Philip would come in and chat unconsciously, though they were not encouraged to offer monologues for the benefit of guests. Mrs. Burton tried to teach them to take guests quite as a matter of course, as she did herself, and not make them the occasion for flutter and concern. Moreover, they were carefully trained in that outward manifestation of unselfishness—courtesy. The forms of politeness were insisted on most strenuously in their every-day life, and in that household there was no such thing as "company manners." But, on the other hand, the mother did not want them to be too adult in manner. The following incident illustrates her anxiety to prevent them from becoming self-conscious.

Mildred could easily memorize, and Mr. Burton's sister, who had studied elocution, gave the little girl some instruction from time to time, so that she really recited very well. Several times she had, with her mother's consent, spoken at church entertainments and at school. One day the superintendent of the Sunday-school called to see if she would repeat some verses at a special service the next week, and the mother called her in from the grass-plot to talk it over. After the gentleman had gone, the girl turned to her mother and said:

"Mamma, why do they always ask *me* to recite?"

Mrs. Burton looked at Mildred thoughtfully, and, after a pause, replied:

"Perhaps it is because your aunt has been so good to you and taught you to speak distinctly, so that people can understand; but they are not likely to do it again."

"We will stop this business of reciting in public right here," she said later to me; "I will not have her grow into a self-conscious little prig." And Miss Mildred's public elocutionary performances were discontinued.

Whenever Mrs. Burton was not otherwise busy in the morning, she came and sat in the nursery with her work, and we talked together. She had not many ideas about the details of education, but she knew the general lines along which she wished her children developed, and she was willing to take any amount of trouble to see her plans carried out. My part in the household was only to relieve her of the duties which I could perform as well as she; and she never neglected her children nor lost interest in their progress because she had delegated many of the details to me. She was a well-read, intelligent woman, with varied interests, and she realized how much more important it was that she should develop her own faculties and keep abreast of the times so as to be a companion and leader for her children as they matured, than that she should personally wash and dress them. She knew that the greater her own development, the more she could give them.

She looked carefully after their health, and personally ordered all the food for the table, so that they had the best the market afforded, though the dishes were always simple, and there were no elaborate desserts. In regard to their clothing she was equally sensible: the plainest and most indestructible garments that could be bought, they had for ordinary wear; and for "occasions," clothes beautiful in color and design and fine of texture, though not elaborate in fashion. Mrs. Burton realized the value of pretty and suitable clothing in forming children's taste, and understood that they may be made to think too much about clothes by being dressed too poorly, as readily as by being overdressed.

Because his wife so efficiently supervised the lives of the children, Mr. Burton did not feel that he was relieved of responsibility for them. He not only cooperated with her, but interested himself in matters that were out of her province. About a year before, it had come to his ears that the man then principal of the nearest public school was not a fit person, either morally or intellectually, for the position. He investigated the matter, and finding the report true, used his influence with the board to have him removed.

Mr. Burton loved nature—the birds and animals, trees and flowers, knew a good deal about them, and personally supplemented the children's school instruction in natural science. When he could leave the city early, or on Sunday, they would take long walks or rides, and the children would come back with their hands full of "specimens," which they would excitedly explain to me. Mrs. Burton usually went with them on these excursions, for though she did not care for science, she loved the flowers for themselves, and would wander happily about gathering them.

These children loved out-of-door sports. They could both climb like squirrels; the big maples which surrounded their grounds, the top of the carriage-house, and the adjoining coal-shed were quite accessible, and I was kept busy darning the knees of stockings and sewing up three-cornered holes in dresses. Twice I removed Philip from the points of a six-foot picket fence, along which he was walking at the imminent risk of impaling himself in case of a fall. The children had a big rubber football, and the boys and girls of the neighborhood had organized sides and would play for hours at that sport in the grass-plot. Mildred took quite as much delight in it as her brother; she was not so agile as he, but her additional weight gave her an advantage. She was never hampered by criticisms of her sports from her parents, nor told that her conduct was "unladylike." She was allowed to romp and play as she liked, and I believe that but for shocking the neighbors, the mother would have dressed her daughter for her playtime much as she dressed her son. She often regretted that Mildred must be "bothered with skirts." As it was, there was no fault found with an occasional tear or much dirt.

Philip's special taste was for machinery. Of anything in the way of mechanics he seemed to have an instinctive knowledge; already his information on the subject of pistons and boilers, pulleys and sprocket-wheels, far exceeded mine. During our walks I had great trouble in keeping him away from railroad tracks, or out of the cabs of the engines at the station. His father encouraged this tendency by providing him with a little stationary engine and other mechanical devices, and on rainy afternoons the nursery was rigged with little running belts of string, turning tiny paper wheels, and a little saw which would cut bits of paper.

Mildred and Philip played together with their toys. I do not think that the girl cared especially for the steam-engine, but she knew that if she didn't play sawmill or railroad with her brother, he wouldn't play dolls with her; and so they effected a sort of treaty by which mechanical and domestic employments were alternated.

In one respect the two were much alike: they both had ability to do things with their hands. Some tendency in this direction was probably inherited, but it was certainly fostered by the kindergarten. They had the ability to make things—to construct; they saw things "in the round," as it were; they thought of objects with reference to their component parts, and seemed mentally to dissect and reassemble them; and moreover, they had some patience and persistence in carrying their constructive ideas into effect. They thought up new and surprising kinds of pinwheels; made various improvements on the folded paper boxes current in the neighborhood to catch flies in; and constructed many things which required neat workmanship.

Another phase of this ability to use the hands, and to see understandingly, was shown in their success in drawing. Every Saturday morning I took them into the city to the Academy, where they were entered in one of the children's classes. They enjoyed this work, and did very well in their drawings from objects and casts, and even in color work. Mildred excelled Philip in this, perhaps because she was two years older. I am not sure that this facility of the children betokened any real artistic sense; they may have lacked entirely the subtle feeling for color, line, and composition which marks the artist, but they showed ability to master technique.

The parents' idea was to give them a good general education in general subjects, and special development along lines in which they showed special ability. With this end in view, they were given an opportunity to acquire the rudiments of various arts. Besides their work in drawing and color, I took them every Wednesday to a children's music class in town, to which about two hundred children belonged. Mildred and Philip learned to sing the different parts of pretty songs without confusing them, and gained some idea of the general theories of music. Philip profited more by this than did Mildred, for he had a good ear and a sweet, true voice; she, on the other hand, was likely to sing in any key but the right one, and to slip from one part to another without knowing it. Occasionally their father would have them sing for him after dinner, and I would take Mildred to the piano and start her in the right key before Philip began. Even then the effect was not altogether harmonious, and I could see that the discord worried the boy, though he did not know what the trouble was. The parents often laughed over their daughter's singing, but never before the child, and they kept hoping that she would develop some musical ability. The girl got on better with the piano; here her manual dexterity stood her in good stead, as did the fact that her hands were growing faster than the rest of her body, so that she had no difficulty in reaching the octaves or any chords for which the selection might call.

The children's instruction along these lines looked not so much to actual accomplishment as to discovering what they were capable of doing. Mrs. Burton told me, besides, that she felt this training would make it possible for them to enjoy intelligently the work of others, even if they never did anything themselves.

These parents wisely intended to make both the children capable of self-support. Said Mr. Burton to me, "Do what you can to make Mildred realize that she must be able to take care of herself. I hope she won't have to, but nobody can tell, and I don't want my daughter to have to marry for a home."

Both parents were pleased with what they thought her artistic talent, and planned to give her the best advantages. The boy was also being encouraged in what they thought his bent—mechanics; and the father would romance sometimes as to how Philip would become a famous inventor or engineer, and, taking the little fellow on his knee, would tell him of the marvels that were constantly being invented. The youngster would listen, open-mouthed, and ask intelligent questions, which the man answered as fully as he could. One day he took both children down to the steel-works; and for a week afterward their minds were full of the wonders they had seen. Philip even dreamed of flying wheels and hurrying belts.

"Mamma, can't we have a party? Everybody has parties!" pleaded Mildred one day. We were at luncheon, and Mrs. Burton stopped eating to smile at her little daughter.

"Would you really like a party, dear?"

"Oh, yes—yes—mamma, please—*please*—PLEASE, let us have one!"

"Well, I'll think about it, and perhaps you can."

"Oh, goody—goody—goody! We're going to have a party—we're going to have a party—a party—a party!" chanted the child, as she danced out of her chair in glee and gave Philip an ecstatic squeeze before she returned to her place.

The party was fixed for the Saturday of the week following, and the children mailed the bunch of little white envelopes with an air of important mystery that betrayed to the neighbors what was impending. All the morning of the eventful day I helped make sandwiches and cut cake, while the excited children got in every one's way at once. The rugs had been taken up and everything breakable put out of reach, so that the children could dance and play games to their hearts' content.

After luncheon there was just time to bathe and dress the two in their prettiest clothes, before the first little guest arrived. The hour set was three, but with juvenile promptness the children began to come ten minutes before the hour. There were about fifty of them, all looking spick and span, and some of them absurdly overdressed. Games had been set up on the lawn; there were grace-hoops and croquet; bean-bags and a game of throwing rings over pegs; and in the house I played for them to dance. There were several little quarrels and disturbances, and one little girl ran home in tears because a boy had torn her ruffles; but in general everything went smoothly. At supper they had snappers which pulled out into gaily colored caps; and it was a pretty sight to see them seated around the dining-room with various incongruous head-dresses above their little faces. How they ate—those children! The hundreds of sandwiches vanished as into an abyss, and they seemed to swim in lemonade; they ate all the ice-cream and cake that had been ordered, and could have eaten more; and then they returned to their dancing and play with renewed vigor.

Mr. Burton reached home just in time to see the little guests departing, some in the care of maids or parents, but most of them by themselves; and he stopped to shake hands with each one, saying how glad he was that they had had a good time. Mildred and Philip, too, were at the gate begging of each child, "Please—*please* don't go yet—stay just a little longer—the party doesn't have to stop now!"

It had been a simple, I am willing to say a model party, suitable in every way for children; there had been no elaborateness nor great expense, no costly prizes, no paid entertainers; the little folks had amused themselves and been happy in so doing. It was consistent with the general wholesome practise of the family; in being pleasant and unpretentious; there was plenty of money spent to insure happiness and a good time, but none for mere display.

I do not know how well-to-do the Burtons were; certainly their establishment was not a cheap one to keep up. Mrs. Burton had beautiful clothes and a moderate number of beautiful jewels, which she seemed to wear for her own pleasure rather than for display. I think their income must have been ample for their simple tastes; at least they did not seem to have to consider money.

If the aim of a home be to secure for the children a good chance of becoming valuable members of society, the Burtons' was a thoroughly successful one. The basis of this success was the fact that the children were wanted and loved. The affection of Mr. and Mrs. Burton for their children may have begun as instinct, but it had had enough wisdom added to it to make it of value. They realized that their offspring were not faultless angels to be worshiped, but human beings to be improved. They knew, too, that the responsibility for this improvement rested with them, and they regarded it not as an irksome duty, but as a pleasure. As a first step in its performance, they tried to understand their children, to determine the quality of the material with which they had to deal, and decide what could be made of it; and when they had discovered this, they were prepared to give them all possible advantages along the lines in which they showed aptitude. This course ought to produce a good quality of citizen.

The danger was that these parents should think they perceived an aptitude so early that in reality it was a fancy rather than a veritable bent, and should develop that trait at the expense of others, or that they should strive to develop a bent they wished to find. For instance, it was a question with me whether time or money should be spent on Mildred's music. Her ability for the piano was but a mechanical one, and she had neither ear nor taste for singing. I think she enjoyed piano-playing simply for the physical exercise it afforded, and the fun of making her fingers go. In drawing, too, it was a question whether her ability was really talent or only facility. There seemed to me some danger of her being saddled with an artistic education by which she might be unable to profit.

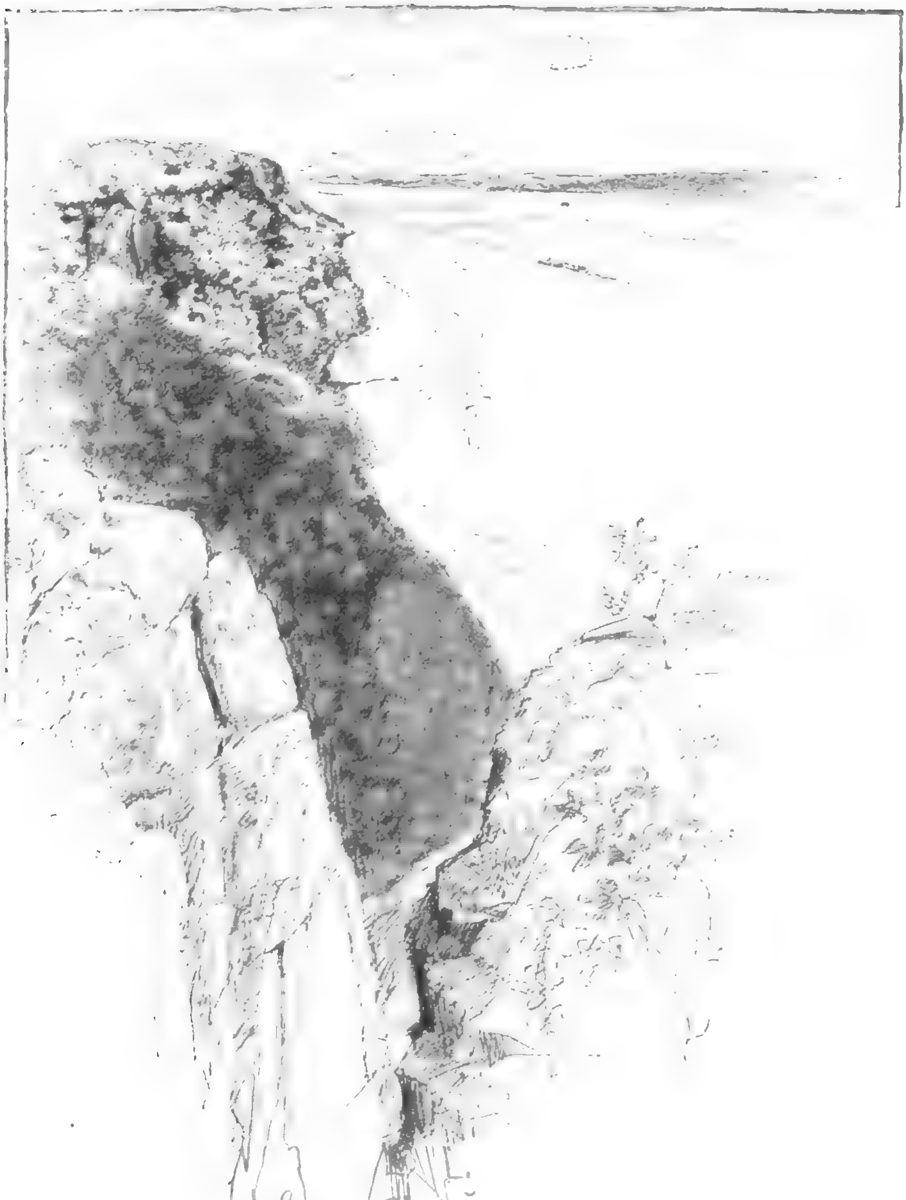
These, however, were secondary questions, remote dangers which might amount to nothing. As things were, there was no reason why these children should not become successful citizens; not perhaps geniuses or great intellectual exceptions, but people distinctly above the average, who would help pull the world up a notch. If there were any adverse criticism due Mr. and Mrs. Burton from the community, it was that they had not four children instead of two.

Miss Bensley's conclusions, based on her "Experiences as a Nursery Governess," will appear in the July number.

The Hudson River

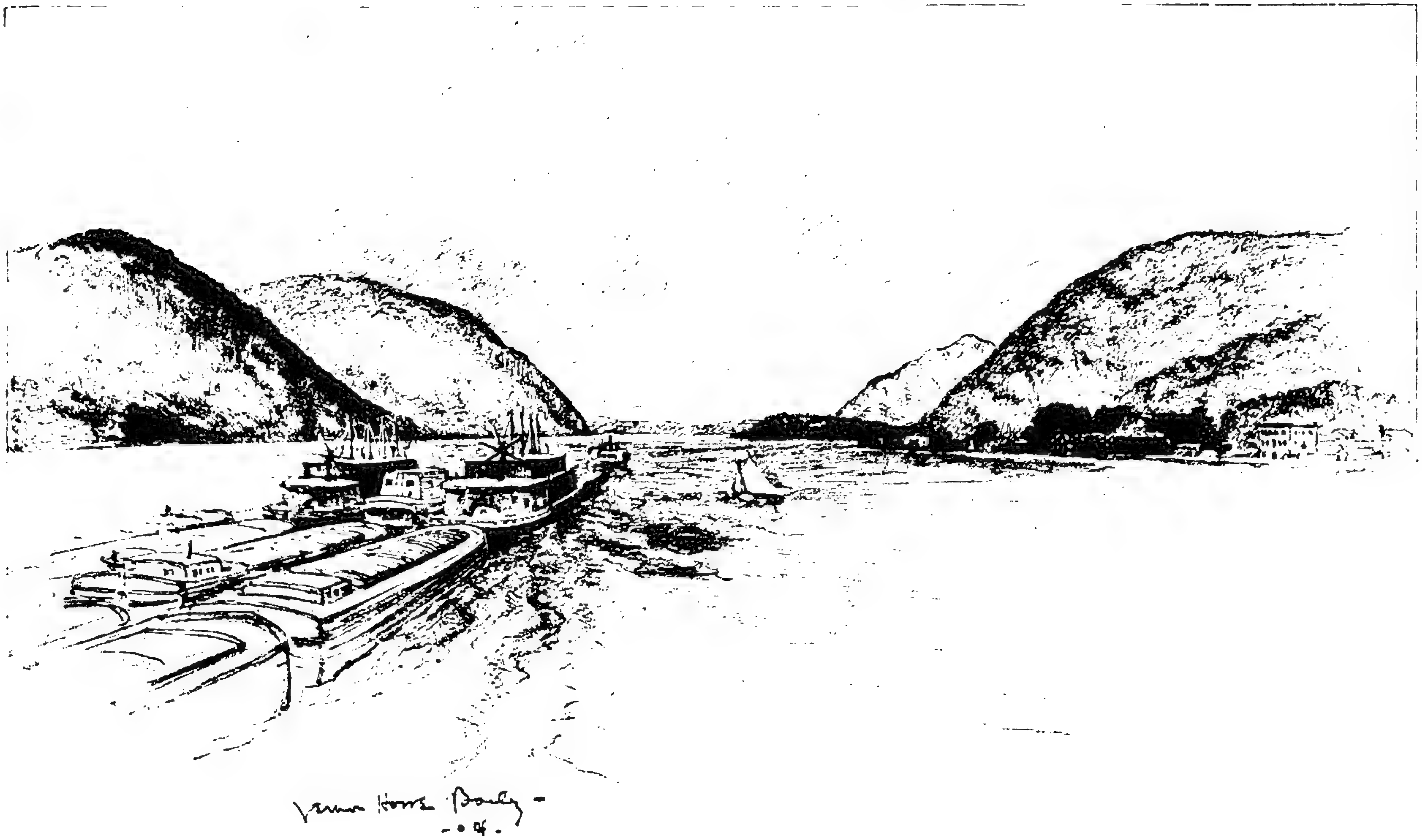
Drawings in Pencil

By **VERNON HOWE BAILEY**



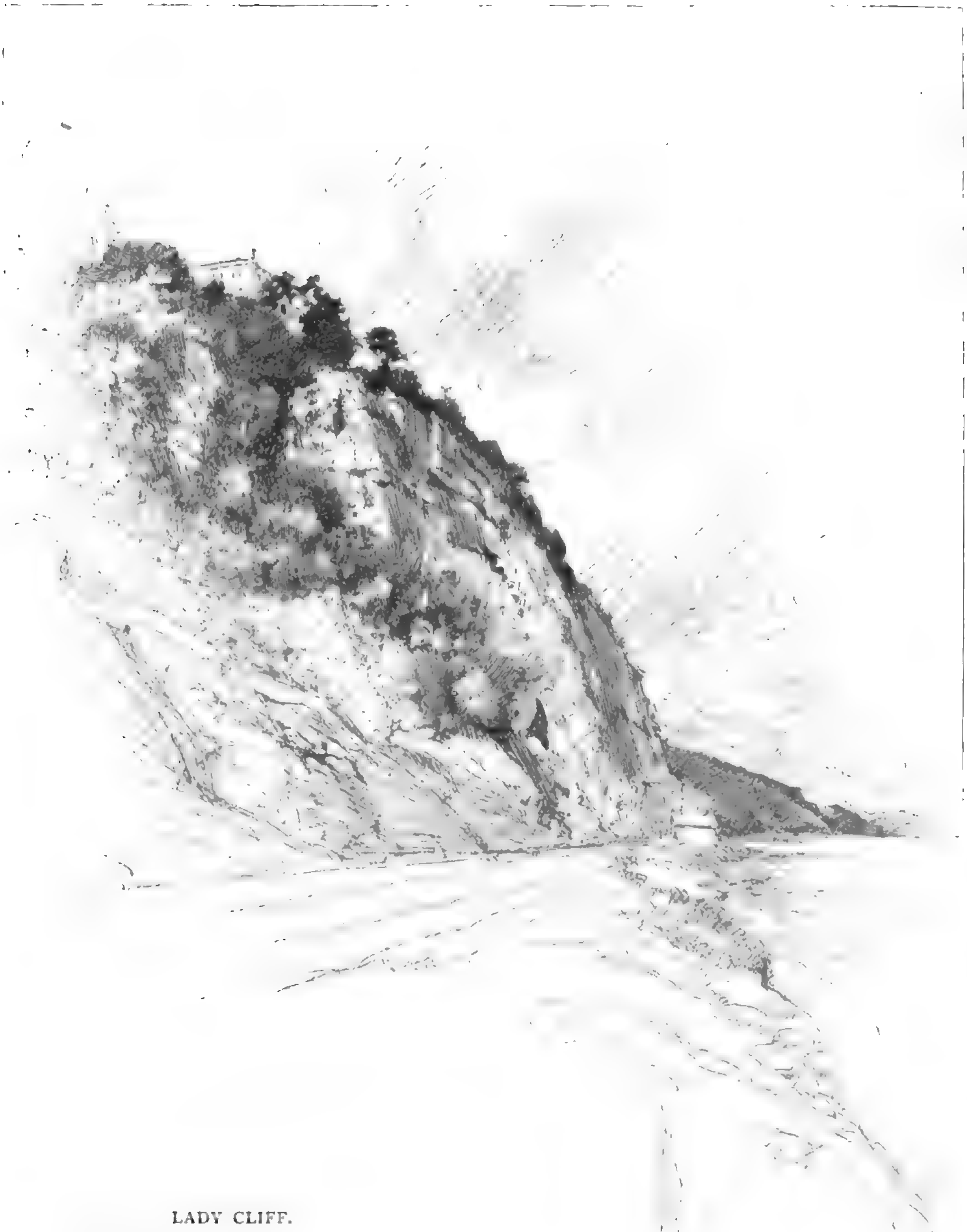
UP THE RIVER FROM THE TOP OF THE PALISADES.

This view is taken from near Englewood, New Jersey, on the edge of the Palisades. The Palisades of the Hudson are among the natural wonders of the world. Of basaltic formation, they extend along the west shore of the river for some eighteen miles, their front, which rises almost sheer from the water's edge, having a height of from three hundred to five hundred feet.



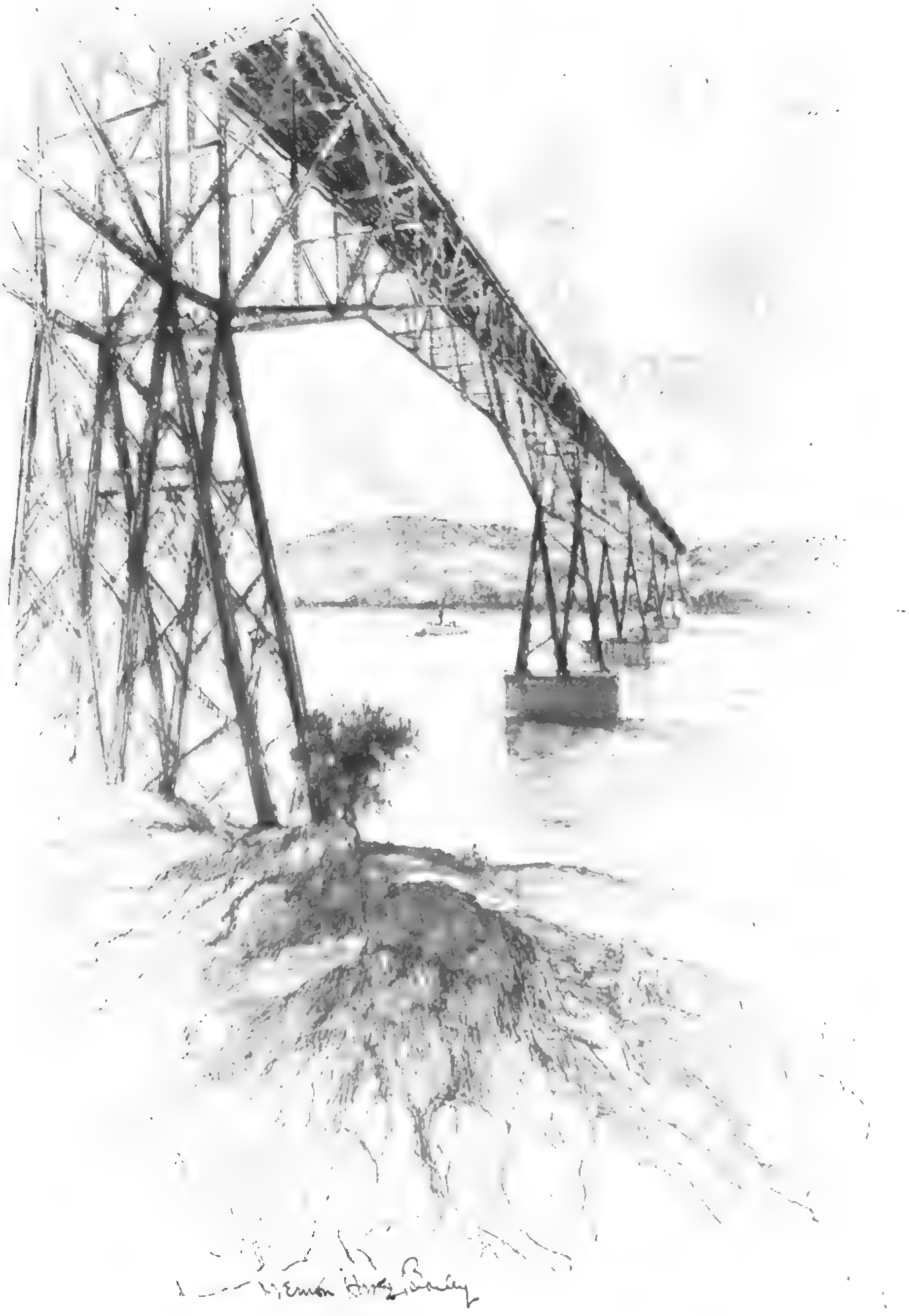
"THE NORTHERN GATEWAY OF THE HIGHLANDS," FROM WEST POINT.

The view of the Hudson from West Point is generally considered the most beautiful on the river. On the left is the massive ridge of Cro'nest and Storm King; on the right rise Mt. Taurus and Breakneck, while beyond sweeps the Fishkill range. Opposite Cro'nest is the village of Cold Spring, with its once famous gun foundry, where the great Parrott guns were cast. They were tested at a target on Cro'nest. A typical river-tow is shown, consisting of ice-, coal-, and brick-barges, all in leash of a sturdy tow-boat.



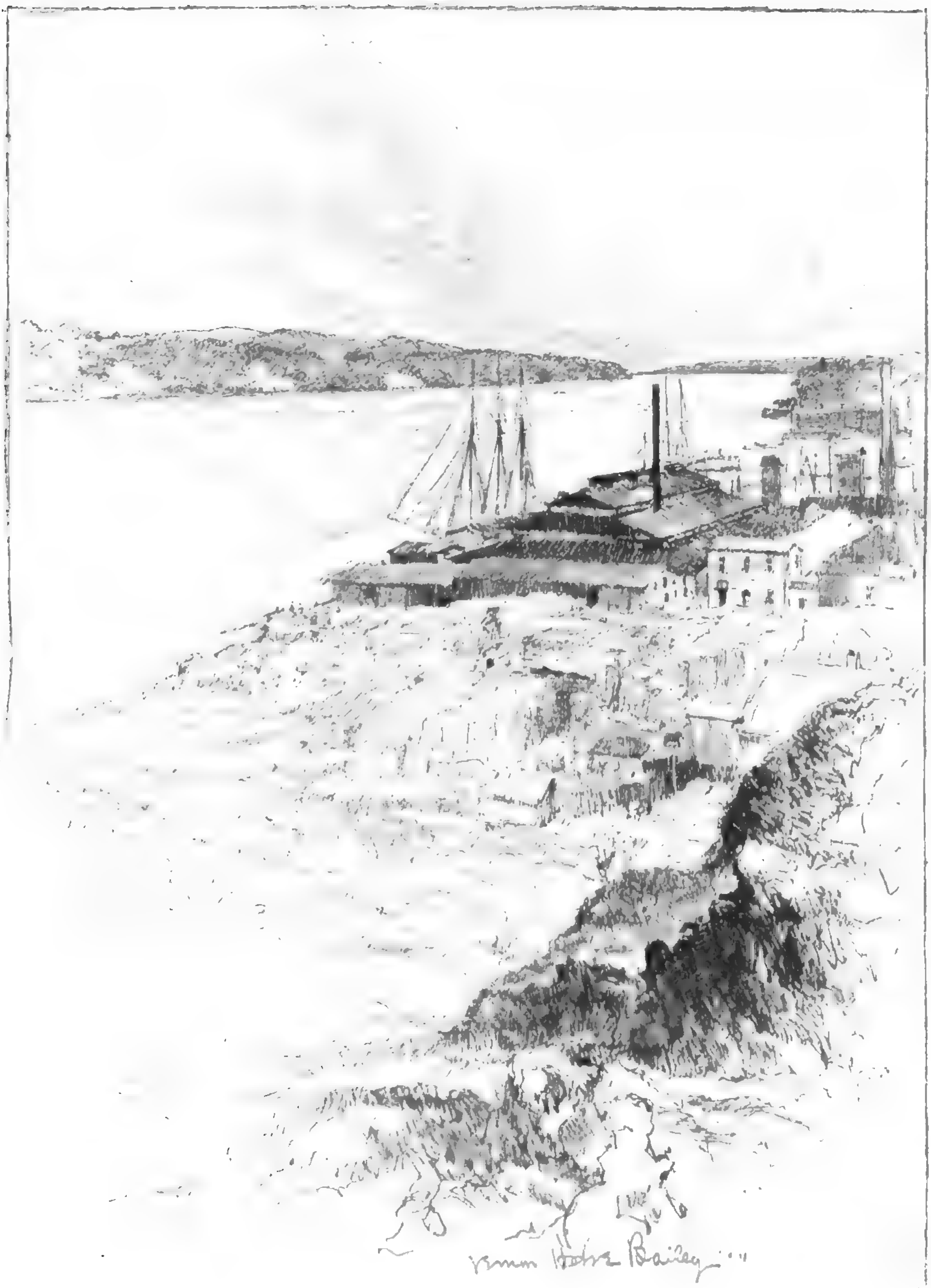
LADY CLIFF.

The cliff at Highland Falls is one of the steepest and most formidable precipices along the Hudson. From its summit one may look for miles up and down the river, from the "Northern Gateway of the Highlands," above West Point, to the "Southern Gateway," near Peekskill. The buildings shown are those of Lady Cliff, the Academy of Our Lady of Angels, under the charge of the Franciscan Sisters.



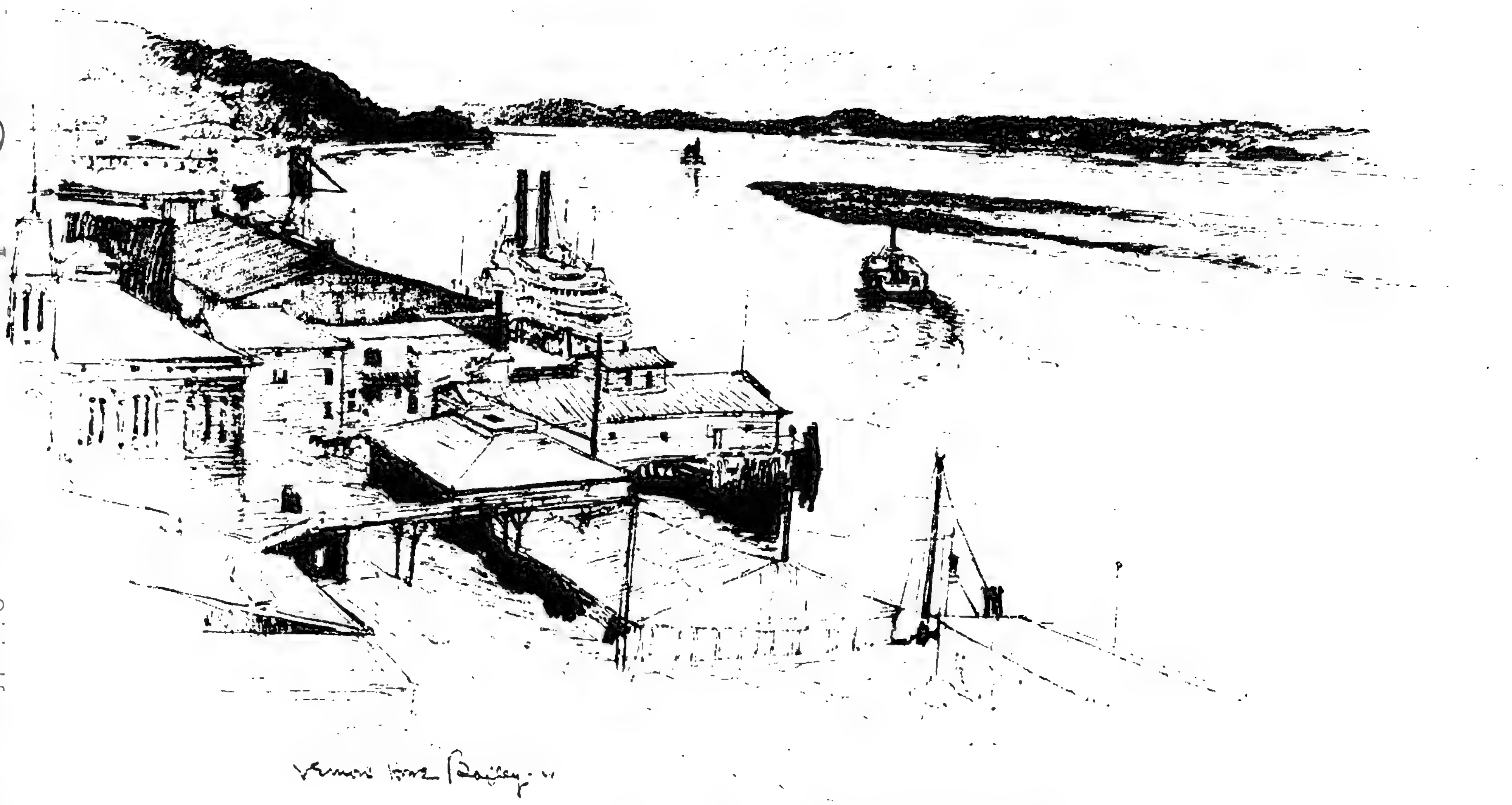
THE POUGHKEEPSIE BRIDGE.

The only structure crossing the Hudson between its mouth and the city of Albany is the cantilever bridge at Poughkeepsie. It was begun in 1873, and abandoned for a time; work was begun again in 1886, and the bridge was finished in 1889. It is two and a half miles long, and 165 feet in the clear above high tide at the center. The depth of the span is forty-seven feet, the railroad tracks being laid 212 feet above high water. The bridge cost $3,000,000, and not only affords a direct passenger route from the West, but brings the Pennsylvania coal fields many miles nearer to New England.



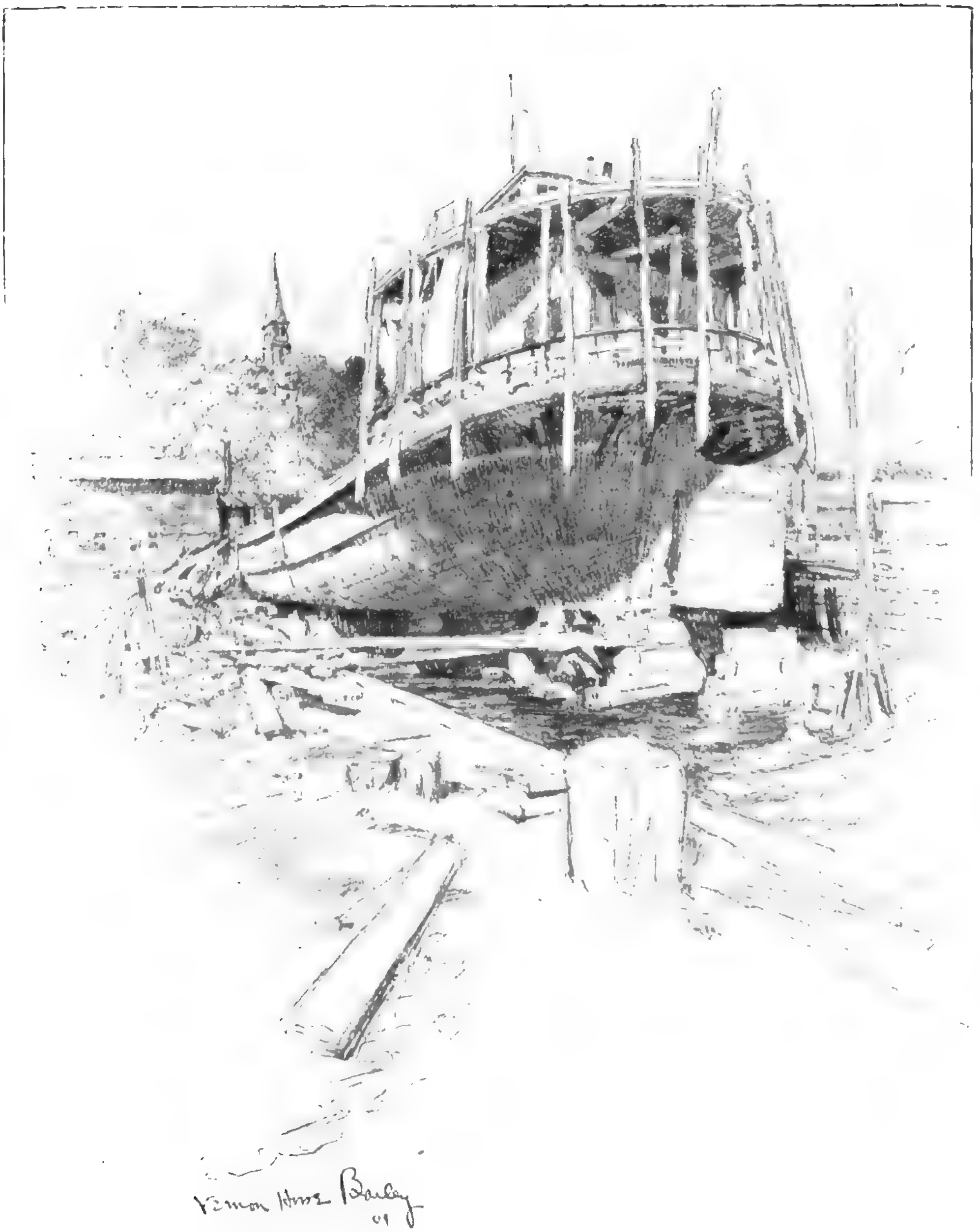
LOOKING UP THE RIVER FROM POUGHKEEPSIE.

At a distance of seventy-five miles from the sea, the Hudson is nearly three-quarters of a mile wide, and deep enough to float the largest vessel ever launched. On the eastern bank stands Poughkeepsie, the largest town between the capital and the metropolis, a city of 25,000 inhabitants, and best known now as the location of Vassar College. It was the State Capital during the Revolution, and the Federal Constitution was ratified here in 1788. This view expresses something of the majesty of the mighty stream.



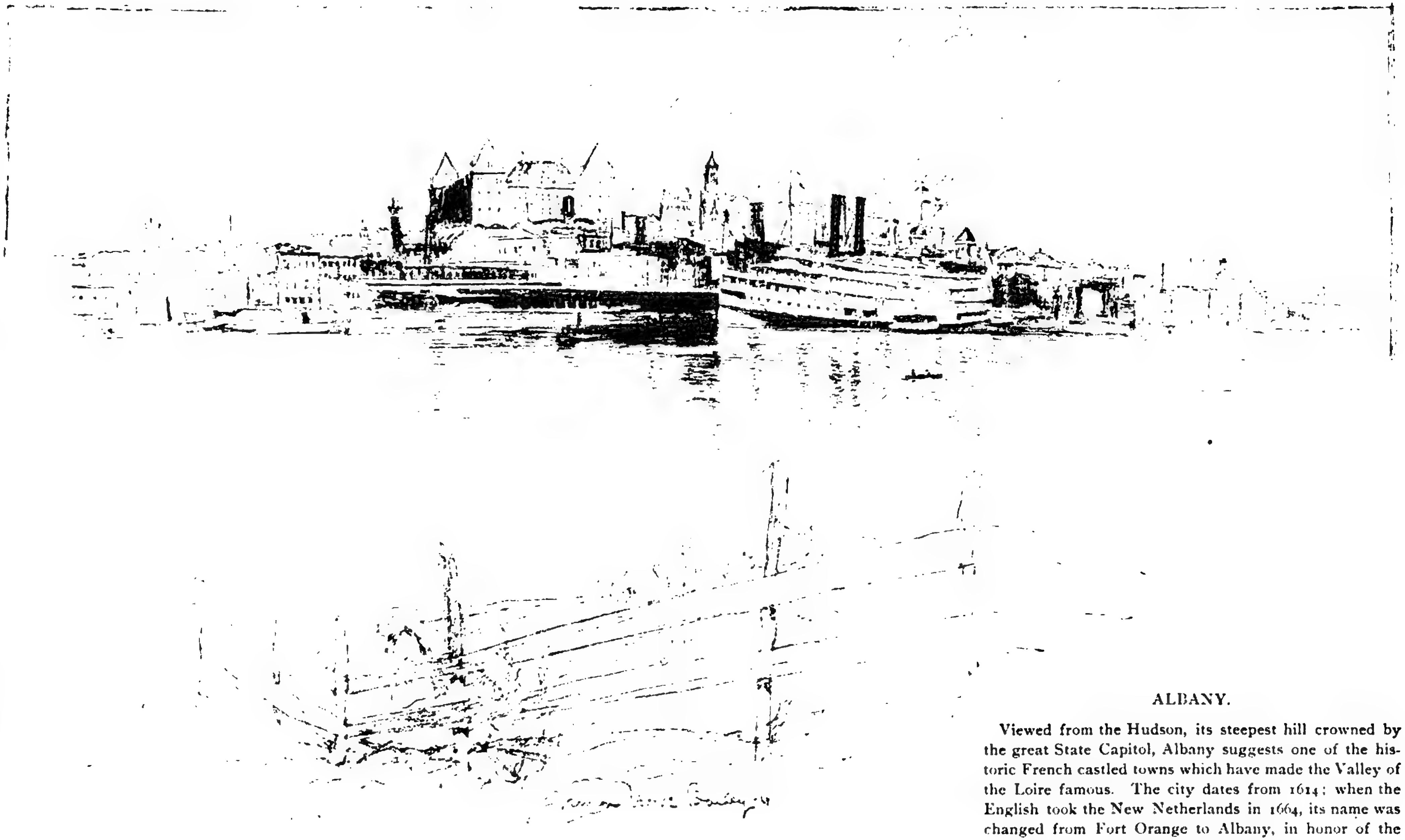
LOOKING DOWN THE RIVER FROM HUDSON.

On the left bank of the Hudson, about thirty miles below Albany, stands the city of Hudson. Founded in 1784, it was for seventy years one of the chief whaling-ports of the world, until steam and the decrease of whales killed the business of the whalers. While whaling lasted, Hudson grew more rapidly than any other city in America except Baltimore. The view, from Promenade Park on a high bluff just above the steamboat-landing, is toward the south and west, and shows the river, and the Catskills—Rip Van Winkle's home—closing in the western horizon.



A NEW BALTIMORE SHIPYARD.

Fifteen miles below Albany, on the same side of the Hudson, New Baltimore lies directly on the steep river-bank, its main street making its way tortuously up from the water's edge. Years ago ships were built at New Baltimore; but though the shipyards are still the center of the town's activities, only coal- and ice-barges are launched from them now. The drawing shows a coal-barge on the ways, undergoing repairs.



ALBANY.

Viewed from the Hudson, its steepest hill crowned by the great State Capitol, Albany suggests one of the historic French castled towns which have made the Valley of the Loire famous. The city dates from 1614; when the English took the New Netherlands in 1664, its name was changed from Fort Orange to Albany, in honor of the Duke of York and Albany, afterwards King James II. The State Capitol is the second largest, but the most expensive, building in America, its original cost having been increased nearly ten times, to about $30,000,000.

Opper, Outcault and Company

The Comic Supplement and the Men who Make It

By ROY L. McCARDELL

IT is the jokes in the colored comic supplement that are aged—not the comic supplement itself. That is, if there were any jokes, they would be old; as a fact, the supplement to-day is composed entirely of pictures, but their subjects are aged—long-time friends with new faces. The supplement itself, however, is less than eleven years old, though it has become so familiar that we are apt to forget that it made its first real appearance on Sunday, November 18, 1894.

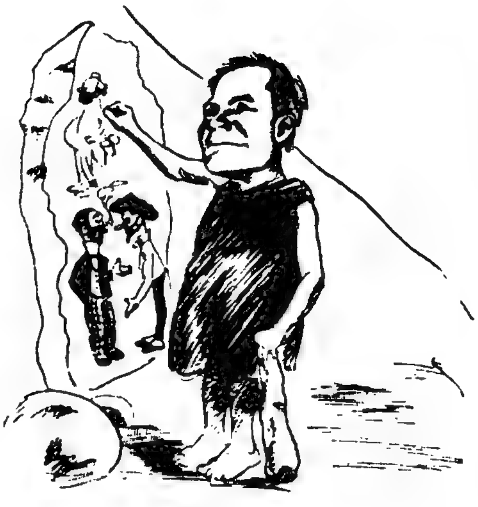
There had been attempts at colored supplements before that date; but they had all failed. The *Recorder*, then a daily newspaper in New York City, tried to print one; but the result was too horrible—the different colored inks would not stay in their right places, and the supplement was a splotch of discolor. In Chicago, during the World's Fair, two papers tried to print colored supplements; but the result was even worse than that of the *Recorder's* attempt. So the supplement of the Sunday *World* of November 18, 1894, was really the first of its kind.

This supplement was an eight-page pamphlet, 10x18 inches in measurement, of the size technically known in newspaper offices, for some inscrutable reason, as "magazine form." The first series of colored comic pictures ever printed with a Sunday paper adorned its first page—illustrations showing a clown going picnicking with a wolf-hound. The happy pair fell asleep after a hearty meal, and were visited by an anaconda, which ate the wolf-hound. When the clown awoke, he found the snake indulging in its famous anaconda-hour of digestion; so he performed a neat surgical operation on it, by which the feet of the dog were brought through the snake's side; and then the clever clown led away the world-renowned anaconda-dog! This conceit was called "The Origin of a New Species," and was the work of Richard F. Outcault.

The *World's* comic supplement was the result of several years' work. In 1891, the present writer, then on the *World's* staff, suggested to Ballard Smith, the managing editor, that as the American public worried mostly about being amused, it might be well to try the effect on them of a comic colored supplement to the Sunday paper; but it was not until three years later that a color-press was produced that would print and "register" properly—print the different colors in the places where they should be printed, and not in the tomato-omelet style of the *Recorder* and the Chicago papers.

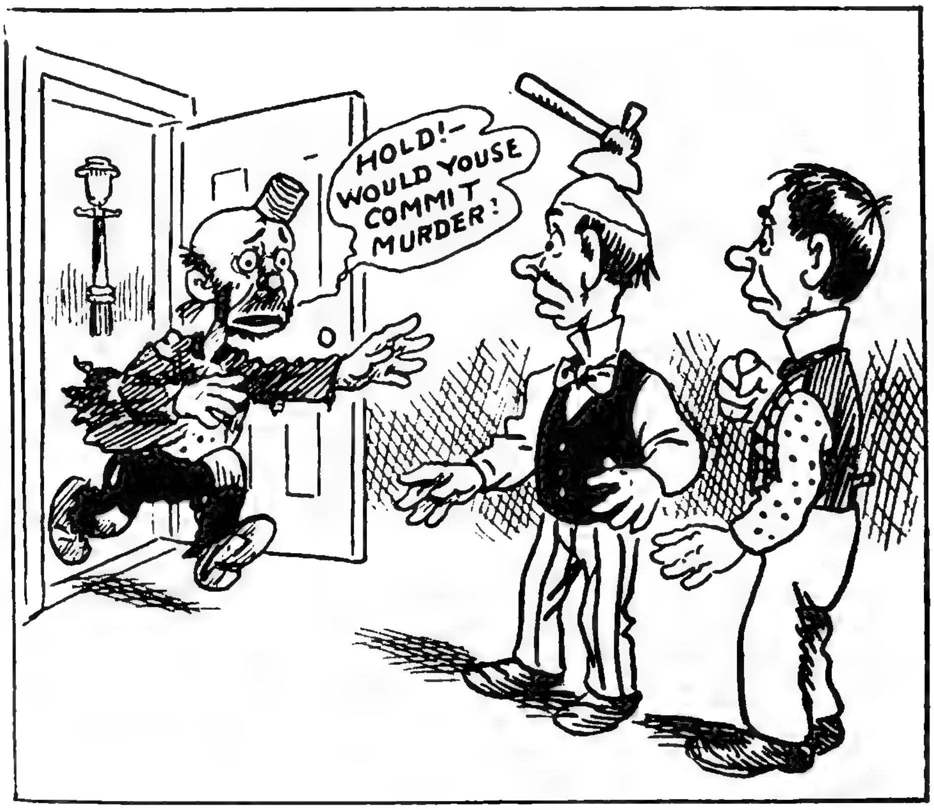
When finally the press was ready, several schemes were discussed for making use of it. At one time the editorial conference, composed of the heads of the editorial departments, had about decided to print a fashion supplement in color—a woman's fashion supplement, of course; but just about that time Morrill Goddard, city editor of the *World*, was made Sunday editor.

Goddard had begun as a reporter and had made a hit as a journalistic detective. As city editor he inaugurated the present "step lively, both gates" style of journalism. He was emphatically against the colored fashion supplement. He went in for the weird and wonderful in every-day life, and if things were not weird and wonderful enough for him, he made them so. It was his professional opinion that American humor, not fashion, ought to have a colored pictorial outlet. He told me—I was then on *Puck*—that he intended to try the comic-weekly idea as a Sunday supplement, and asked if I knew of any disengaged artists who could do comic work. *Puck* and *Judge* were then at the height of their popularity, and held under contract practically all the comic artists in sight. But I knew of one or two men who could do comic work, though they had no reputation for it; and suggested the name of R. F. Outcault.



OPPER AS A MAN OF THE STONE-AGE.
A caricature by Upjohn.

Outcault at that time was a draftsman on the *Electrical World* and the *Street Railway Journal;* but he loved to draw "comics," and loathed the hard and fast restrictions of drawing working parts of dynamos to scale, and side elevations of patent automatic street-car brakes. He wanted to draw comic pictures always, and had already drawn some for *Truth*, a weekly then noted for its dashing color drawings by Charles Howard Johnson, Archie Gunn, and Granville Smith, and considered somewhat *risqué* for the subjects illustrated by those skilful artists. But there was little chance for him on *Truth*, and he was quite willing to give up his foothold there and join the *World's* forces. So it happened that he provided the first series ever printed in the first successful Sunday colored comic supplement


HOLD!— WOULD YOUSE COMMIT MURDER!

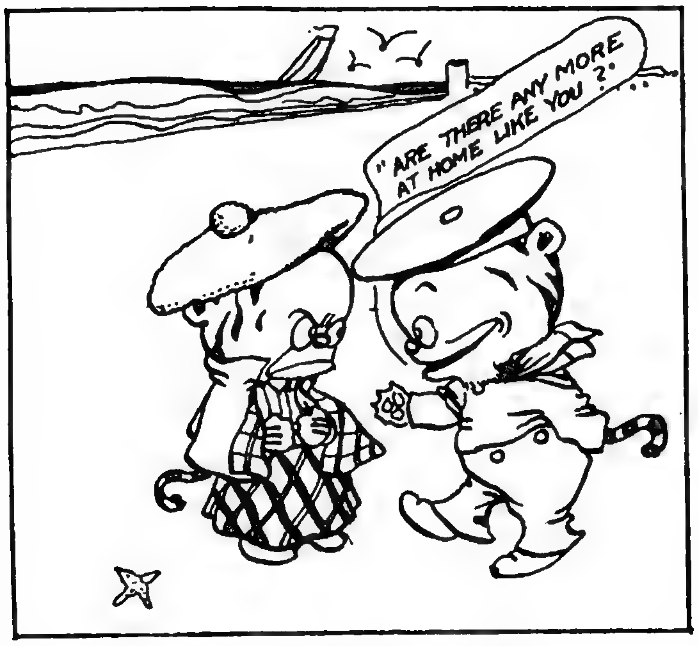
AN INCIDENT IN THE LIFE OF OPPER'S FAMOUS "HAPPY HOOLIGAN."
By courtesy of the *New York American.*

The supplement was a success from the start; but it was not until a year and a half later that its success became enormous. Then Outcault made his first "hit." Ninety-nine times out of a hundred a paper's "hit" is accidental—caused by a picture or series of pictures that strikes the public fancy. A "hit" is the making of the most moribund of papers; it can well be imagined how one is sought and striven for by even a successful paper. Outcault's first "hit" was with the "Yellow Kid."

By that time the *Journal* had a color press as well as the *World.* It likewise produced a colored supplement, trying high-art humor at first, but without success; the public wanted Yellow Kids. So Mr. Outcault was hired away from the *World* at some fabulous sum, and took his pencil and his Kid over to the newer paper. The *World* then secured George Luks to draw Yellow Kids. Mr. Luks "bettered the instruction" of Mr. Outcault. He drew not only the Yellow Kid—whose name, by the way, was supposed to be Mickey Dugan—but added to the terror of the time by bringing forward a pair of kids younger and smaller than Mickey, and even yellower. They bore the names of the "Yellow Twins," Alex and George; and had a popularity only second to that of their jaundiced and cynical elder brother.

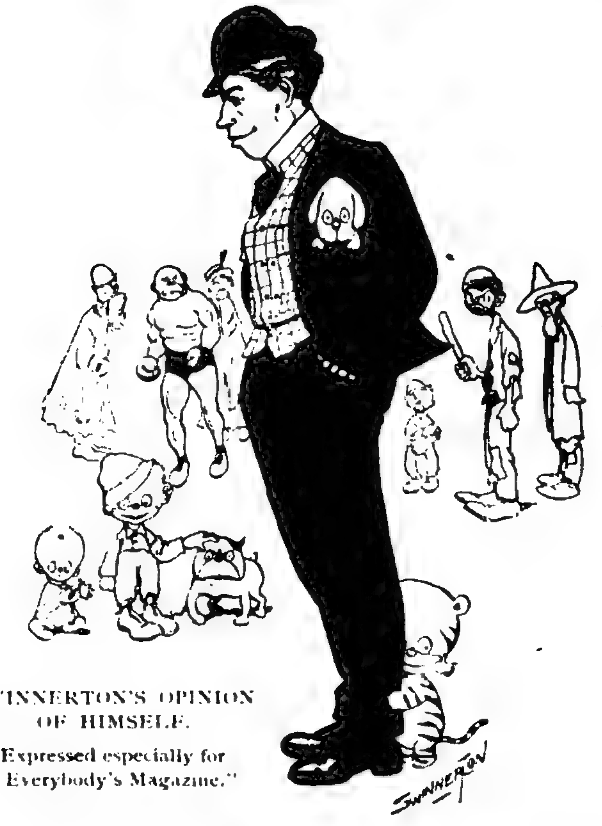
There were lawsuits for breaking of contracts and for infringement of copyright brought by both papers, and the comic artists profited. The suits were of importance chiefly to the two papers engaged; but the Yellow Kid gained a place in literary history, albeit himself most unliterary. For the rivalry between the *World* and the *Journal* caused papers without the attractions of Mr. Outcault's and Mr. Luks's work to describe those papers as "Yellow Kid journals," and then, by dropping the monosyllable, to call them simply "yellow journals." So from Mr. Outcault's creation has come the term "yellow journalism," with all that it implies of good and evil.

There was no longer a scarcity of comic artists; they popped up from everywhere—from the North, from the South, from the East, from the West they came. Among them were Gustave and Rudolph Dirks. The latter made the next hit with his "Katzenjammer Kids," produced for and still retained by the *Journal*—or, as it is now called, the *New York American*. These wicked little boys, quite evidently modeled on Busch's famous "Max und Moritz," gained at once much undeserved popularity from their habit of setting their dear old mother on fire, hitting her with clubs, turning the goat on her, tying ropes across her path to trip her, maltreating her in every way; and with her, two relatives known as "Uncle Heinie" and "Der Captain." The victims emerge somewhat damaged, but always able to inflict on the Katzenjammer Kids the same treatment that Paddy gave the drum. For four years or more the Katzenjammers have delightfully horrified readers of the *American*.


"ARE THERE ANY MORE AT HOME LIKE YOU ?"

ONE OF THE "TIGER" PICTURES FOR WHICH SWINNERTON IS FAMOUS.

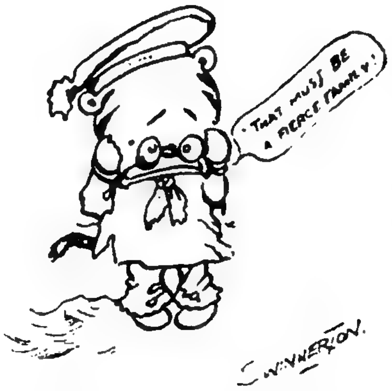
By courtesy of the *New York American.*



SWINNERTON'S OPINION OF HIMSELF.

Expressed especially for "Everybody's Magazine."

A great deal of the spirit of "spend freely if you get results" was due to Goddard, who had seen the circulation of the Sunday *World* go up in leaps and bounds; and the Sunday editions, from being merely secondary considerations, hold-overs for the stories too prosy for the daily editions, became the money earners of all the issues. It was the comic supplement that brought about this change; and it caused the "tuning up" of all the departments to its key. For a time the three papers issuing comic supplements tried humorous matter as well as comic pictures. The *Journal-American* hired "Ed" Mott, "Ned" Townsend, creator of "Chimmie Fadden," and "Phonnie" Thayer, who wrote the immortal baseball lyric, "Casey at the Bat"; R. K. Munkittrick, dean of newspaper humorists, was called in; and Tom Masson, editor of *Life*, contributed largely. The *World* ran a burlesque "Children's Corner," conducted by "Uncle Tommyrot," whose object was to get children of all ages to send him two dollars — a satire upon the infantile bunco games played by some of the staider papers, where "Uncle Georges" and "Aunt Marthas," on receipt of sums small in themselves but large


"THAT MUST BE A FIERCE FAMILY!"
SWINNERTON.

A SWINNERTON TIGER IN TROUBLE.

By courtesy of the *New York American.*

Pach Bros., N. Y.

FREDERICK BURR OPPER,

The "Dean of Comic Draftsmen."

Pach Bros., N. Y.

RICHARD F. OUTCAULT,

Originator of "The Yellow Kid," "Buster Brown," and "Pore Lil Mose."

in the aggregate, enrolled youthful readers in societies that permitted them to be kind to animals and flowers, and encouraged them to write in words of one syllable stories of everyday life. After this came "Old Doctor Lemonosky," who indorsed many weird and wonderful remedies—"Tincture of T-Rail," "Essence of Iron," "Health Haberdashery; or, Collars and Cuffs for Coughs and Colds." This struck a popular chord, and was successful until the patent-medicine people and the advertising physicians objected—and then "Old Doctor Lemonosky" retired from practise.

"GENE" CARR.

Who enjoys "All the Comforts of Home."

Meantime the Sunday circulations increased; and as they went up, the circulations of *Puck* and *Judge* declined. The illustrated Sunday papers next "knocked out" the various weekly editions that from the warmed-over matter of the dailies had been prepared expressly for country circulation. The country people demanded the big Sunday papers, with their magazine sections, their metropolitan sections, and, above and beyond all, their comic supplements. With the weekly illustrated papers, *Harper's* and *Leslie's* as well as *Puck* and *Judge*, went down the special Sunday papers: the *Mercury*, which without pictures had made a millionaire of its owner, H. M. Caldwell, and for half a century had gone over the country; the *Despatch*, and others. Down, too, went the family story papers as well. The *Ledger*, that had made a great fortune for the Bonners went first. Down, down, down it went, and finally it did not pay to bring it out and it died. Other papers that published "Pansy's Handsome Gentleman Friend; Or, Was He Really a Duke," and such like stories for the romance-loving and sentimental servant-girl, saw their circulation fall from five and seven hundred thousand copies a week to ten and fifteen thousand; and men that stayed with them saw their salaries go down from a hundred dollars a week to twenty-five, while writers of claptrap romance found their occupations gone.

Meantime the three papers with comic supplements realized that their patrons were spectators rather than readers—that is, that they cared little or nothing for humorous writing, however good it might be, but did care for pictures; so the jokes, verses, and sketches were stricken out, and the comic supplements became what they now are, merely collections of pictures. As matters stand to-day, the *World* and the *Journal* have the most popular comic-picture supplements, which are sold all over the country. What might be called the "mother papers" of these supplements have editions in various cities; but they sell their supplements to papers in territory not reached by themselves or their branch papers, until practically every paper that issues a distinctive Sunday edition has its comic supplement, provided by one or the other of the two original "yellow papers" of the country, or by the *Herald*, which also syndicates its supplement. The matter for the comic supplements of these papers is prepared some five or six weeks prior to the date of publication.

If you ask me, How do comic series originate? I can only say that most of them are like Topsy in "Uncle Tom's Cabin": "They just grew." But that does not mean that the comic supplement just grows, that it is thrown together hit or miss. It is the product of trained intelligence, directed effort, and a full knowledge, within certain lines, of what is wanted. Every Sunday comic colored supplement is edited by a special man, highly paid, and responsible in proportion to his pay. He and his immediate assistants are constantly planning, weighing, eliminating. To them suggestions are made by both "insiders" and "outsiders"; readers send suggestions; professional suggesters—men who make a living by selling ideas to others—offer suggestions: other schemes are conceived in the office; the artists themselves make good suggestions. But in many cases the hard work of others is wholly unknown to and unrecognized by the public that follows appreciatively the artists' efforts.

Once received, the suggestions are considered and tried. If they please the public, they are carried on until the people weary of them; if they fall flat, they are dropped at once, like a hot potato. I have suggested some of the "Foxy Grandpas," "Alphonse and Gastons," and many others, though I can not draw a line that any paper would print as a picture. Many artists, more especially Opper and Outcault, get up their own ideas.

Mr. Rudolph Block, a well-known writer of short stories, is editor of the *American's* Sunday supplement, and Mr. Frederick Nye edits the *World's;* both are notable examples of men with good ideas and plenty of them. But the artists get all the credit, and maybe they deserve it.

As to the artists: At their head undoubtedly is Frederick B. Opper of the *Journal.* He is the Dean of the Corps by age and reputation, even though not the original comic-supplement artist. He is the most far-seeing and the hardest working. He realized that the Sunday-paper public wanted action, and a continuation of effort on the part of the comic characters it selected as its favorites. There was no action to speak of in the original "Yellow Kid." But Opper's people are strenuous. "Happy Hooligan," with his tomato can for a hat, is full of action, even though he now shares his labors with his brothers "Gloomy Gus" and "Montmorency." "Alphonse and Gaston" were always doing, or rather, trying to do something, and no one can find fault with "Maud the Mule" for sluggishness. Opper is an enthusiastic farmer, and while "resting from his work" amuses himself with laboring on his Connecticut farm. He is said to receive a salary of $20,000 a year; and besides this has royalties on his work, which is republished in book form, and has in some cases been put on the stage.

If he did not look so prosperous, he might easily be taken for a common or garden banker; but he is an acute observer, and jokes even on himself become fish for his net, as this story shows:

Pin-Lock Art Studio.

JAMES SWINNERTON,

Whose tigers and bears are more human than many people.

Once W. C. Gibson, then editor of *Puck*, took luncheon with Opper at his home in Bensonhurst. The host and his guest were smoking post-prandial cigars on the veranda, when the former became convulsed with laughter at the sight of one of his puppies tearing to pieces Mr. Gibson's hat. Gibson was inclined to harsh measures, but Opper reminded him that the dog was only a puppy that knew no better; and the editor became resigned. When Gibson rose to leave, Opper offered him the choice of all his hats.

Farrand.

F. M. HOWARTH.

One of the best-known comic artists in America.

"I don't need one," returned the guest; "it was *your* hat, not mine!" The humor of the situation did not strike the comic artist at once; but later he made use of the incident in one of his celebrated series: "Now, Wouldn't It Jar You?" the question being, "If your dog tore up what you thought was your neighbor's hat, and you found it was your own, wouldn't it jar you?"

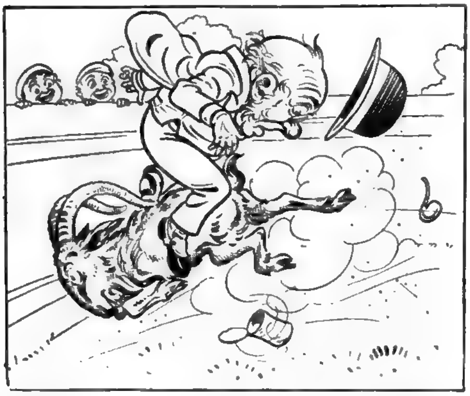
Rockwood, N. Y.

CARL E. SCHULTZ.

Known and loved by children for his "Foxy Grandpa."

Opper's fad, apart from his farm, which pays too well to be really a fad, is horse-flesh. He openly voices his opinion that the only place where a man should be allowed to have an automobile is a cell in State prison.

As good a business man as Mr. Opper is Richard F. Outcault. The difference is that Opper looks after his own business matters, while Outcault employs people to see to his. At present Mr. Outcault is, as I have said, working on the *Herald*, where his "Buster Brown" has run for more than four years, and has repeated the success of his "Yellow Kid." More than any other comic-supplement character, Buster has made a hit. A lawyer and two secretaries are said to be employed constantly by Mr. Outcault to keep track of the "business end" of Buster Brown, for there are Buster Brown cigars, suits, garters, stockings, belts, sweaters; there is a successful Buster Brown play. And in Buster's every effort, Mr. Outcault profits. He lives at Flushing, L. I., and has an income of some seventy-five thousand dollars a year—for which he has to work, remember.



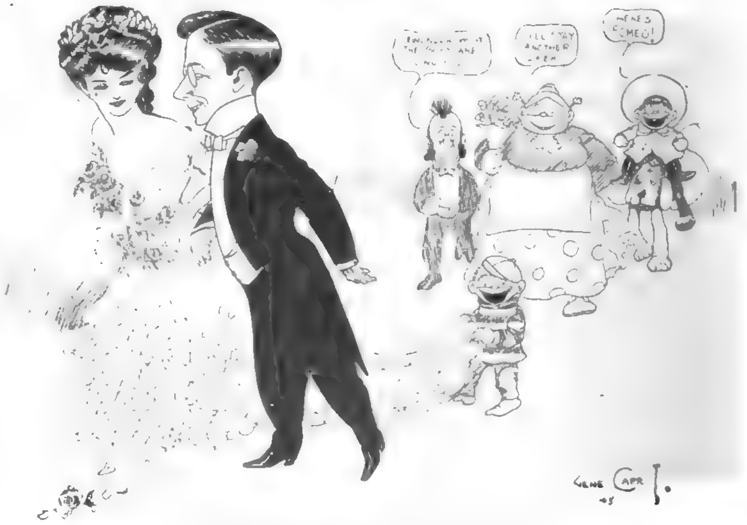
"BUNNY" SCHULTZ'S BEST-KNOWN CHARACTER, "FOXY GRANDPA."

By courtesy of the *New York American.*

While not a clubman in the usual sense of the word, Outcault is a prominent member of the Strollers, and vitally interested in the burlesque productions of that somewhat Bohemian organization. His inclinations are to the theater, he has contributed largely to the club's annual burlesques, and is co-author of "Buster Brown" as a stage production. He served his apprenticeship to art in Paris, and returned with the regular art-student's outfit—a beret or soft cap, and a velveteen painting jacket. To this day, in his hours of ease, when not drawing Buster Browns or royalties therefrom, he dons this cap and jacket and strums student songs on the banjo. He is preparing himself for the stage, or says he is; but is also fond of baseball, and takes his children to the wild parts of Flushing, and instructs them in the mysteries of "Three Old Cat," as he used to play it in Ohio, when he was a "Buster" boy himself. When you see pictures of Buster Brown's mamma, you see pen-and-ink portraits of Mrs. Outcault, as her husband sees her.

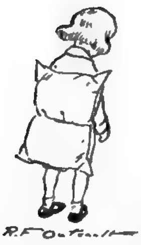
Here is the story of Outcault's first hit, the "Yellow Kid":

About the time that he left *Truth*, Edward Harrigan's play "O'Reilly and the Four Hundred" was running successfully in New York City. In it occurred a song, "Maggie Murphy's Home," which began with the words: "Down in Hogan's Alley." Outcault had laid the scene of a little series of "comics" in Hogan's Alley, and found that the pictures were acceptable to *Truth*. After some months on the *World*, it occurred to him that he might continue the interrupted series in the comic supplement, and he forthwith carried out his idea. Topics that held public attention were burlesqued by the dwellers in



HOW PEOPLE LOOK TO "GENE" CARR.

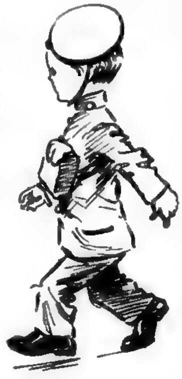
Drawn especially for "Everybody's Magazine."


R.F.Outcault

"BUSTER BROWN" ON THE DEFENSIVE.

Hogan's Alley: the wedding of Miss Vanderbilt and the Duke of Marlborough was the first subject treated; then followed "the Defender-Valkyrie Yacht Races in Hogan's Alley"; the Klondike was discovered there; and similar matters were depicted by Mr. Outcault. But at first the new-old series did not make a hit. It was not until the "Yellow Kid" appeared that the series took fast hold of the public.

The "Kid" came on the scene first simply as "one of the chorus," to help fill the picture, and took no prominent part. By a happy inspiration, the man who laid out the color-scheme gave a glaring yellow to the gown (really night-shirt) in which Mr. Outcault had clothed him. Some one remarked that he was a funny little mite, an odd type of the gutter-snipe; and Outcault drew him again and again, each time the color-scheme man arraying him in yellow.



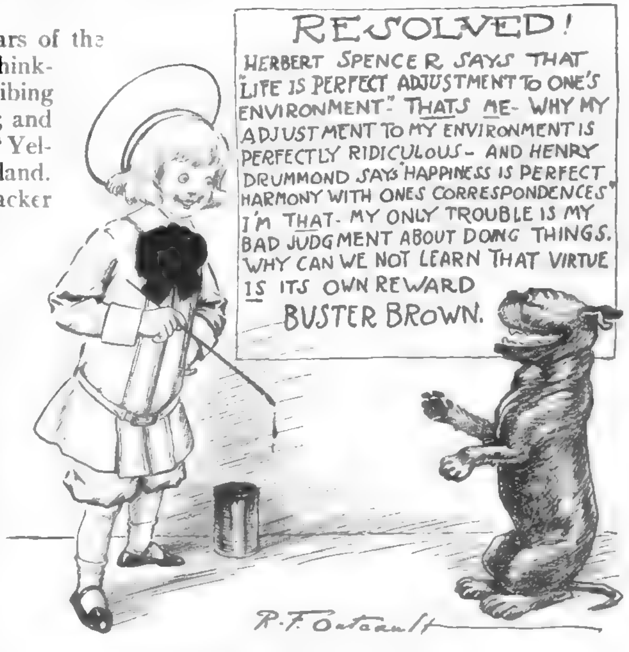
OUTCAULT'S NEW ONE, "BUDDY TUCKER."

Mr. Outcault emphasized the ears of the brat, and promoted him from a "thinking" to a "speaking part" by inscribing some impudent legend on his gown; and the Yellow Kid had arrived! A "Yellow-Kid" epidemic ravaged the land. The Kid appeared on buttons, on cracker tins, on cigarette packages, on fans, on show-cards; finally he was dramatized.

Another notable comic artist on the *Journal-American* is Frank M. Howarth. He used to be a bank clerk in Philadelphia, but his drawings of little men and women in the ledger—not the newspaper, but the bank's—did not endear him to his employers. In a furtive manner he had been contributing to *Judge* and *Life*, and after he gave up the banking business, he took up drawing as a profession, and for seven years worked exclusively for *Puck*. Then he went to the *World*, and was finally gathered in by Mr. Hearst. Howarth owns a beautiful home in Germantown, Pa., where he does most of his work, coming to New York only two or three times a year. In summer he goes with his family to Asbury Park. He seldom cares to wander from his own fireside, however, and may generally be found at home. He originates all his own ideas; and while on *Puck* he got up certainly three-fifths of the ideas drawn by and credited to other men. He is like his pictures in one respect, at least: he is always neatly and well dressed. Two fads possess him: one is the taking of Turkish baths, and the other the taking of illustrated comic papers. He tries to subscribe to every comic paper in the world; and when you see his weekly mail, you can easily believe that his attempt is successful. He says they give him ideas.

Other comic artists ranking with these older men are Rudolph Dirks, inventor of the "Katzenjammer Kids," James Swinnerton, "Foxy Grandpa" Schultz, "Gene" Carr, C. W. Kahles, and George McManus. These, it may be said, do not exhaust the list.

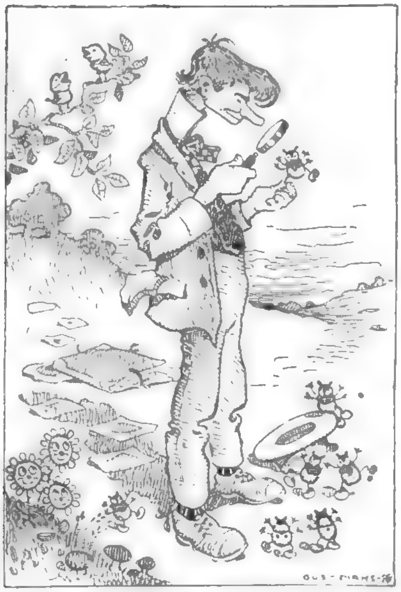
Rudolph Dirks, who is a strong illustrator as well as a comic artist, cares far more for horseback trips through Texas and Mexico


RESOLVED!
HERBERT SPENCER SAYS THAT "LIFE IS PERFECT ADJUSTMENT TO ONE'S ENVIRONMENT" THATS ME- WHY MY ADJUSTMENT TO MY ENVIRONMENT IS PERFECTLY RIDICULOUS - AND HENRY DRUMMOND SAYS "HAPPINESS IS PERFECT HARMONY WITH ONES CORRESPONDENCES" I'M THAT- MY ONLY TROUBLE IS MY BAD JUDGMENT ABOUT DOING THINGS. WHY CAN WE NOT LEARN THAT VIRTUE IS ITS OWN REWARD
BUSTER BROWN.
R·F·Outcault

"BUSTER BROWN" AND "TIGE."

The drawings on this page were made by Mr. Outcault expressly for "Everybody's Magazine."

than for money-making in New York City. He is happiest when roughing it in the West somewhere, or farming, as he says, "way

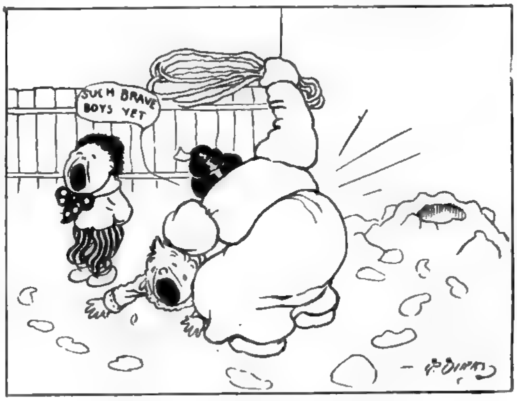


"GUS" DIRKS, WHO DISCOVERED THE HUMOROUS SIDE OF BUG LIFE.

Drawn by himself.

down South in Michigan"; in New York he is intensely retiring, and seldom seen outside of his studio.

James Swinnerton is a Californian, and like Dirks, he is a *Journal* man. He has done many good things; but his greatest hits have been his forgetful little boy, "Jimmie," who never gets what he is sent for; and his exasperating "Little Katy," who is always interrupting her kind uncle at inopportune times. Swinnerton gets "big pay," but his money comes easily and goes easily. He is "Bohemian" in his tastes, and much prefers the society of pugilists to that of more conventional persons. His fad is sweaters, and he never wears the "boiled shirt" of civilization if he can get on a sweater. Of this article of apparel he has several hundred specimens, and most of them have added value in his eyes from the fact that they were worn and were given to him by the doughty champions of the "squared circle." He cares little for his fame or for the money that it has brought him. He was born with a facility for comic drawing, but spent his "teens" as a jockey, and his greatest pride to-day is to be taken for a pugilist. He has had set-tos—purely scientific ones—with friends and even strangers; but he is still in the "maiden class," not yet having won a battle.

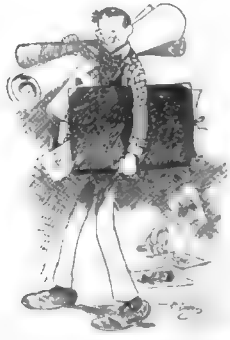


ONE OF RUDOLPH DIRKS'S "KATZENJAMMER" PICTURES.

By courtesy of the *New York American*.

One of the most important of the *American's* comic artists is the creator of "Foxy Grandpa," who signs himself "Bunny," but privately bears the name of Carl E. Schultz. None of the comic men look like what they are, but Mr. Schultz looks less like his business than any other of the profession. Give him a long black bag, and he would be taken for a busy physician hurrying to a case. He is a big, broad six-footer; and I think he's the best looking of all the craft.

Schultz was born in this country, but educated in Germany, where he picked up drawing. Returning in 1887 he began to draw for *Judge* in Howarth's style; and not until 1900 did he begin on his famous "Foxy Grandpa" series. One day he turned up at the *Herald* office with some drawings which depicted two boys playing pranks on their jolly old grandfather. Now, a comic series may be good in itself, but it must also have a taking name. Mr. Randolph Lewis, then in charge of the Sunday *Herald* supplement, was the sponsor for Schultz's pictures.

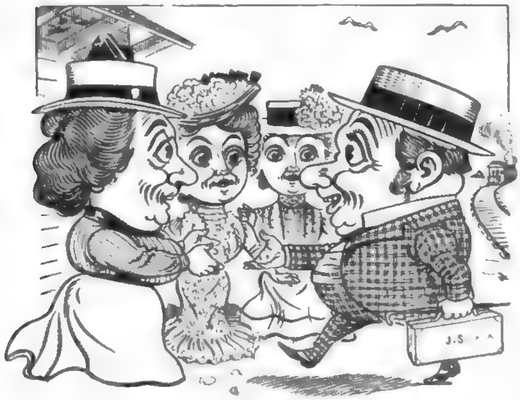


RUDOLPH DIRKS, BY HIMSELF.

Drawn especially for "Everybody's Magazine."

For some time all of Mr. Schultz's pictures have been signed with a little rabbit—a bunny. The signature generally is part of the picture; that is, Bunny laughs or weeps, runs or dances as the key-note of the picture suggests. The signature is a case of *lucus a non lucendo.* When asked to put a signature to his drawings, Mr. Schultz thought a moment. "If I put my name on," he reflected, "people will say 'Huh, a picture by a big Dutchman!' So I'll go to the other extreme, and use a little name." Hence the "Bunny" signature, and the "Bunny" as a trade-mark. Like Opper and Outcault, Schultz has had his pictures dramatized—or, at all events, put on the stage; and besides his salary, he gets royalties from both books and plays.

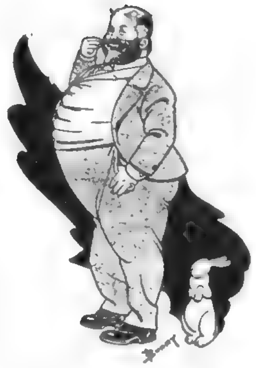
"Bunny," "Foxy," or "Grandpa" Schultz—he answers to all or any of these names—is the soul of good nature, and his greatest delight is to walk up Broadway on sunny afternoons, in all the impressiveness of six-foot well-dressed manly beauty, and be taken for a typical New Yorker. But, alas, Bunny Schultz is an inmate of Brooklyn!



A TYPICAL HOWARTH DRAWING.

By courtesy of the *World*.

Of the *World's* comic artists to-day, "Gene" Carr is the highest paid. He is only twenty-four, and his success has been rapid and remarkable. He began his work on a newspaper as office-boy in the art department of the now defunct *Recorder* when only fifteen, and there developed his talent for drawing. When the *Recorder* died, Carr went to the Philadelphia *Times* as a cartoonist, where he did, as he admits, very bad work. He profited by the experience, however, and returned to New York City to take a place with the *Journal*. There he originated his hit "Lady Bountiful," which he took with him to the *World* when he followed the usual custom of moving his financial home; on the *World*, too, he created the unheard-of servant-girl, Phyllis, who is always going to leave, but never goes. He has just launched a new series in the *World*, "Romeo, the Dog that Can't be Got Rid Of," which has already proved that it possesses the requisite hitting qualities. To the *Evening World* he contributed a series in black and white, "All the Comforts of Home," which made a distinct hit.



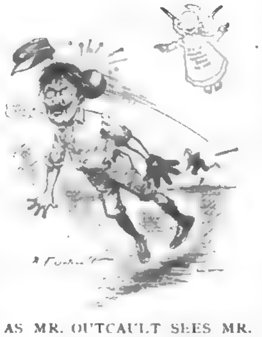
SCHULTZ AND HIS "BUNNY."

By Schultz.

Few artists, comic or otherwise, possess Carr's beauty of line. His more serious illustrations of children, of stage and social life are extremely dainty; and on this sort of work great success is predicted for him. He is very popular among men, and owns to a weakness for good clothes. He has to admit it, for it is apparent.

With him on the *World* are C. W. Kahles, who created "Clarence the Cop" and "Mr. Butt-In," and still keeps the latter busy. Another young artist of promise is George McManus, a Chicago boy, whose "Panhandle Pete" and "Cheerful Charley" have given him reputation. He is also noted as an illustrator of charm and power.

In recounting the *World's* hits, "The Kid" must not be forgotten. This "Kid," a baby just learning to talk and walk, but able to do strenuous things, and keep his admiring relatives in hot water, is the creation of F. M. Follett, who was a cartoonist and illustrator and had a wide repute for his work on *Judge* and the *Herald* long before the era of the colored comic supplement.



AS MR. OUTCAULT SEES MR. OUTCAULT.

Drawn especially for "Everybody's Magazine."

Drawing comic illustrations is a business. Some of the artists are irregular in their habits, loafing for a time, and making up for lost moments by feverish and long hours; but most of them go to and from their desks as if they were bankers or bookkeepers. Their hours of work may be short; but, while they last, they're busy ones.

The comic supplement has come to stay, undoubtedly, though in details it may undergo changes. Its humor is strenuous, not to say brutal; the knock-about comedians of the old-time music-halls might easily have posed for most of the pictures that the supplement has printed in its ten years of life. The characters are thrown out of windows, clubbed, kicked, knocked down and out, laid flat by trunks dropped upon them; but they turn up smilingly the next Sunday to go through the same operations in other forms.

Such is the comic supplement of to-day. And it is blamed upon the children! For they are currently believed to cry for it, and always it is the editor's child that represents public opinion. "Have more of the 'Merry Murderers,'" says the Great Editor; "my little boy thinks they're fine." Or, "Cut out the 'Chicken-Faced Child'; my little girl says she can't bear it." And that's the way it goes; it is always the child.

Years ago "Phil" Welch, prince of newspaper humorists, wrote this joke:

> Jones (at the circus)—Hello, Smith! You here?
>
> Smith—Yes; I had to come to take care of my little boy.
>
> Jones—Where's the boy?
>
> Smith—He was taken sick at the last moment, and couldn't come.

It's the same way with the children and the comic supplement.

Yes. It certainly is the children who like the supplement—the children of all ages, of a larger as well as of a smaller growth. They all like the comic characters, and follow their strenuous careers with interest. Were it not for them, the supplement would be as extinct as the literary quarterlies that gather dust on the shelves of the reference libraries. Oh, yes, blame it on the children.

Such as I have tried to describe it is the Sunday comic colored supplement to-day—an American product pure and simple. Is American humor to be looked for in its chromatic keeping?

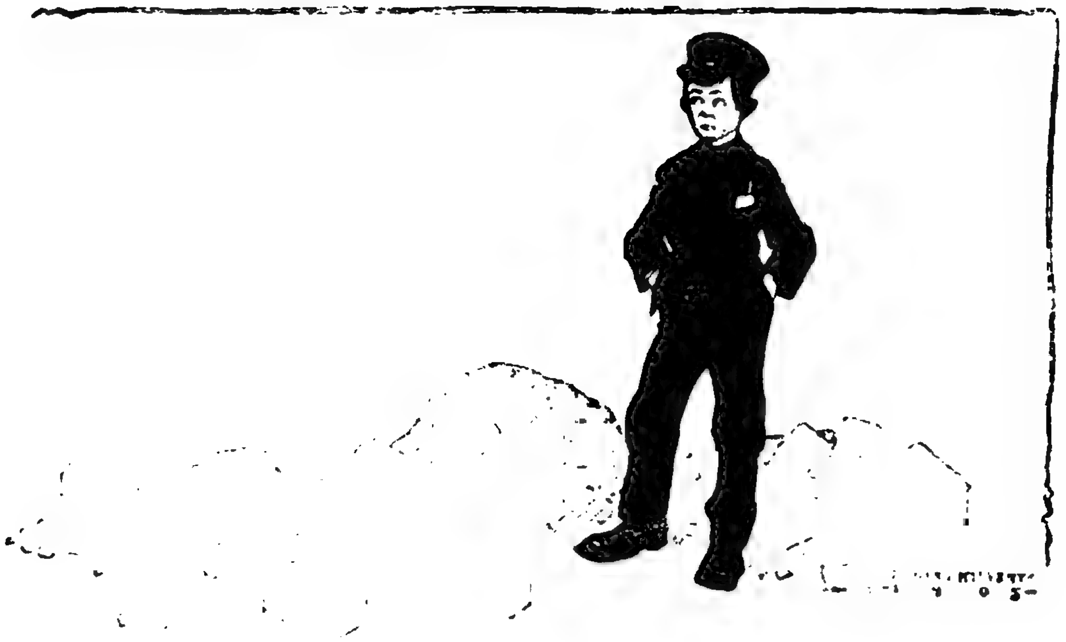
Lydia in the Park

By CAROLINE DUER

QUIET and dark. The air is full of rain,
Though no drops fall. The scent of growing things,
Faint, indeterminate, does still contain
Promise of full and fragrant blossomings,
Heavy beneath the night's soft, stirless wings.

Vague figures, through the sheltered walks and ways
Move side by side, or linger hand in hand.
(Surely Arcadia had her misty days,
Her dusky nights, when, through a moonless land,
Light-hearted, stole the nymph-and-shepherd band.)

The carriage-wheels roll smoothly, but my feet
Would fain upon the roughest road be free.
Little I'd reck of summer storms or heat,
Little I'd care how black the night might be,
If my belovèd reached his hand to me.



The Strike of One

By **ELLIOTT FLOWER**

Author of "Policeman Flynn" and "The Spoilsmen"

Illustrations by B. Cory Kilvert

DANNY BURKE was discharged.

A certain distinguished ex-President of the United States probably would have said that he was discharged for "pernicious activity"; but the head of the branch messenger-office merely said that he was "an infernal nuisance."

Danny was a good union man. As a matter of fact, he was a boy, and a small boy at that; but he would have scorned any description that did not put him down as "a good union man." Danny's environment had been one of uncompromising unionism, and that was what ailed him. He wanted to advance the union idea. To this end, he undertook to organize the other messengers in the branch office, advancing all the arguments that he had heard his mother and his father use in their discussions. The boys thought favorably of the scheme, but most of them were inclined to let some one else do the experimenting. It might result disastrously. Just to encourage them, Danny became insolent, as he had already become inattentive; he told the manager what he would do and what he would not do, and positively declined to deliver a message that would carry his work a few minutes beyond quitting-time.

Then Danny was discharged—and he laughed. Discharge *him!* Well, he'd show them a thing or two.

"We'll arbitrate," he announced.

"Get out!" ordered the manager.

"You got to arbitrate," insisted Danny. "You got to confer with your men or you're goin' to have a strike!" Danny had heard so much about conferences that he felt he was on safe ground now. "We can't stand fer no autycrats!" he added. "You got to meet your men fair an' talk it over. A committee——"

"Get out!" repeated the manager, rising from his desk, near which the waiting boys were seated.

"Men," yelled Danny, "I calls a strike an' a boycott!"

Two of the boys rose as if to follow him, but the manager was too quick. He had Danny by the collar before Danny knew what had happened, and the struggling boy was marched to the door and pushed out. The boys who had risen promptly subsided.

Danny was too astonished for words. In all his extended hearsay knowledge of strikes he never had heard of anything like this. There was nothing heroic in it at all. He had expected a conference, and, instead, he was ignominiously handled and thrust into the street.

Danny sat down on a pile of paving-stones to think it over. Without reasoning the matter out, he now regarded himself as a union. The other members had deserted him, but he was on a strike; and somehow he had absorbed the idea that the men who were striking were always the union men. So, this being a strike of one, he was an entire union. It did not take him long to decide that the first thing to do was to "picket the plant." That was a familiar phrase, and he knew the meaning of it. Everything was nicely arranged for him, too. The street was being paved, and he was sitting on some paving-stones, with a pile of gravel beside him. He selected fifteen or twenty of the largest stones from the gravel-pile.

A woman was the first victim. As she was about to enter the messenger-office she was startled by a yell of warning from Danny.

"Hey, you!" he shouted. "Keep out!"

She backed away hastily, and looked up to see if anything were about to fall on her.

"Why should I keep out?" she asked at last.

"'Cause you'll git hit with a rock if you don't," was the prompt reply.

"But, little boy—" she began.

"I ain't a little boy," asserted Danny. "I'm a union."

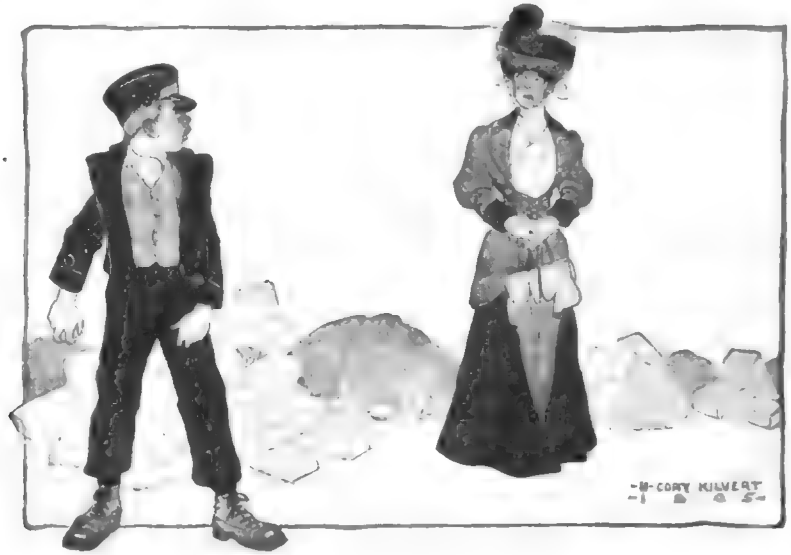
The woman looked puzzled, but she finally decided that this was some boyish joke.

"You'd better run home," she said, and turned to enter the messenger-office. She could not refrain from looking over her shoulder, however, and she saw that he was poised for a throw.

"Don't do that!" she cried hastily. "You might hurt me."

"Sure I'll hurt you," was the reply. "I'll smash your block in if you don't git a move on."

The woman decided to look for another messenger-office, and Danny, triumphant, resumed his seat on the paving-stones.



A WOMAN WAS THE FIRST VICTIM.

Then came another messenger, returning from a trip.

"What's the matter, Danny?" he asked.

"Got the plant picketed," asserted Danny. "Nobody can't go in or come out."

"I'm goin' in," said the other boy.

"You!" exclaimed Danny scornfully, as he suddenly caught the boy and swung him over on to the stones.

"No, I ain't, Danny," the boy hastened to say, for Danny gave every evidence of an intent to batter in his face.

"Sure?" asked Danny.

"Honest."

"This here's a strike," explained Danny.

"Oh, I didn't know that," apologized the boy. "I ain't a strike-breaker."

Danny let him up, but made him sit on another pile of stones a short distance away. He would be all right as long as he kept still, Danny explained, but no longer.

While Danny was continuing strike operations with rapidly growing enthusiasm, the woman he had first stopped was taking an unexpected part in the little comedy. She had gone to another of the branch offices with the message she wished delivered, and had told of the trouble she had experienced. Thereupon the manager of this office called up the manager of the other on the telephone.

"What's the matter over there?" he asked.

"Nothing," was the surprised reply. "Who said there was?"

"Why, a woman has just reported that she was driven away by a boy with a pile of stones."

The manager hastened to the window, and realized at once that something was decidedly wrong. On a pile of paving-stones directly in front of the door sat the proud and happy Danny. At his feet there was a pile of smaller stones, and he held a few in his hands. On his right was a boy who had started on a trip a short time before, and on his left was one who should have reported back. A man was gesticulating excitedly, a number of others and some boys were laughing, and Danny seemed to be intimating that any one who tried to enter would be hurt.

"Jim," said the manager to the largest messenger, "go out there and see what's the matter with Danny Burke. Tell him I'll have him arrested if he doesn't get out."

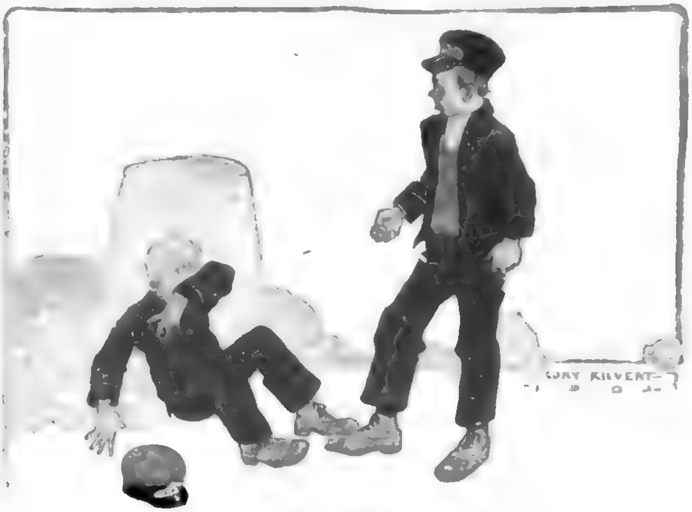
Danny was a wise general. He wanted no prisoners that he could not handle easily, and this big boy would be dangerous to have within his lines. The big boy was a sort of star messenger, who did not fraternize with Danny anyhow. Consequently Danny fired a volley the moment he saw who it was, and the big boy hastily retreated, bearing with him one bump on the forehead.

"That's Jim," Danny explained to the increasing crowd. "He's the biggest, next to the boss. Watch me nail the boss."

"You're the stuff!" exclaimed some of the delighted loiterers, thus proving that the loiterers are just as anxious to see trouble in a small strike as in a large one.

Danny picked out a stone considerably larger than the others, for he expected the manager to appear next, and the manager had incurred his personal enmity. In the case of his victims thus far, he had acted merely on principle—to win his point.

The manager appeared. For his own prestige (necessary to maintain discipline), the manager had to do something, but he felt reasonably sure that the dignity of his official position would make Danny less hasty and strenuous than he had been with others. The manager planned to extend the olive branch and at the same time raise the siege by beckoning Danny in, so that he might reason with him and show him how surely he would land in a police station if he would not consent to be a good boy. This would be quicker and better than summoning an officer. But the manager got the big stone in the pit of his stomach just as he had raised his hand to beckon, and he and his dignity collapsed together, with a most plebeian grunt. As he had not closed the door, he quickly rolled inside, where he lay on the floor with his hands on his stomach and listened to the joyous yelps of the crowd outside. This was too much for the manager.

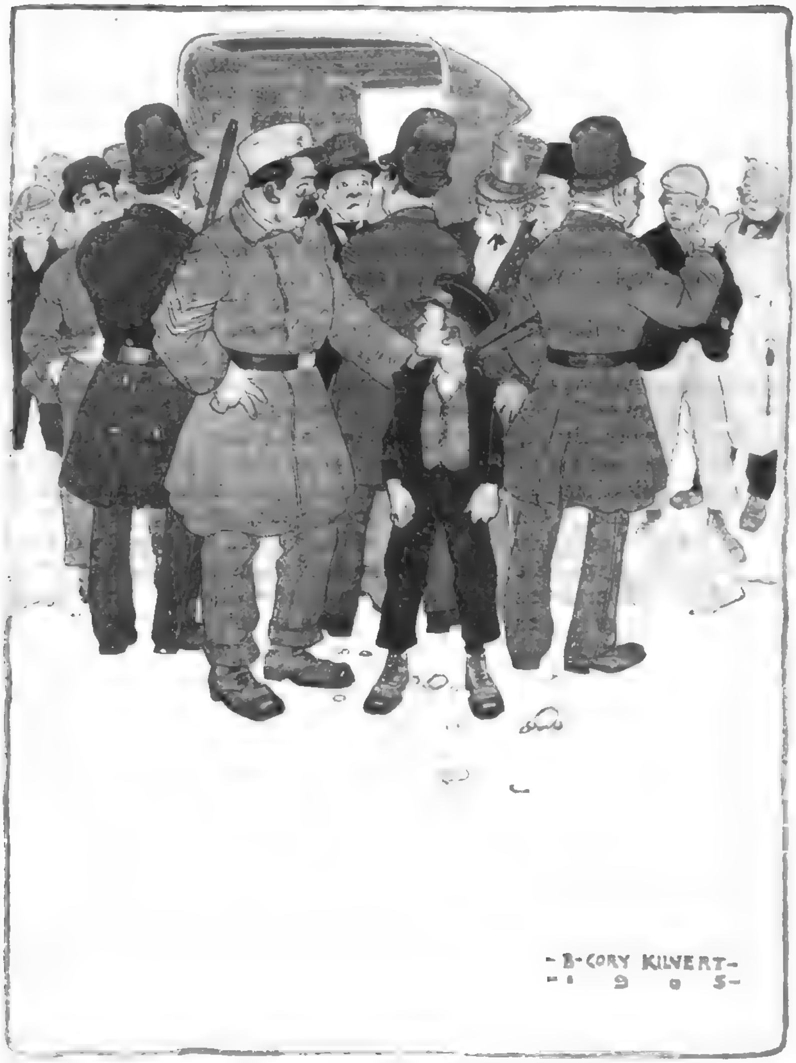


"THIS HERE'S A STRIKE," EXPLAINED DANNY.

"Call up police headquarters," he said, still holding his stomach as if fearful that it might become detached, "and tell them there's a riot here."

The boy addressed obeyed literally.

Meanwhile Danny had decided that, as



DANNY WAS IN THE GRASP OF THE STRONG ARM OF THE LAW.

victory perched on his banners, it was time to state the terms on which he would permit the enemy to surrender, but he was too wise to put himself in the enemy's power before these terms were settled.

"Go in, Tim," was the order he gave to one of his prisoners, "an' tell the guy with the stomick-ache that when he recognizes the union an' gives me fifty cents more a week an' makes a work-day end when the clock strikes, I'm willin' to call it off."

"Make him come down handsome," advised one of the loiterers.

"I guess I got 'em on the run," said Danny exultingly.

But Tim went in and failed to come out. This was not Tim's fault, however, for the manager released his hold on his stomach long enough to get a grip on Tim's collar. The striker's defiance seemed to displease him, and, because he could not shake Danny, he shook Tim, and he said things to Tim that he would have preferred to say to Danny. Then his excited harangue was interrupted by the sound of a gong, which convinced him that he might again venture to the door.

Danny was in the grasp of the strong arm of the law. A half-dozen policemen had valiantly rushed through the crowd and captured the entire besieging party, which was Danny.

"What you doin'?" demanded Danny angrily.

"What are *you* doing?" retorted the police sergeant in charge.

"This here's a strike," asserted Danny. "I got the plant picketed."

"Run him in!" ordered the manager from the doorway.

"What's the row?" asked the sergeant.

"That's the row," said the manager, pointing to Danny.

"That!" exclaimed the sergeant scornfully. "You said it was a riot. You don't call that kid a riot, do you?"

"Well, it's assault and battery, anyhow," insisted the manager. "He hit me with a rock."

"Where?" asked the sergeant.

"Where he carries his brains," said Danny, which made the crowd yelp with joy again.

"Lock him up!" cried the manager angrily. "I'll prefer the charge and appear against him."

The sergeant looked at Danny and then at the manager.

"Say!" he said at last, "you ain't got the nerve to charge this kid with assaulting you, have you?"

"I'm going to do it," said the manager.

"Oh, all right," returned the sergeant disgustedly.

The crowd was disposed to protest, but the police were in sufficient force to make resistance unsafe, and Danny was lifted into the patrol-wagon.

At the station the captain happened to be present when Danny was brought in, escorted by a wagon-load of policemen.

"What's the charge?" asked the captain.

"Assault and battery on a grown man!" was the scornful reply of the sergeant.

"What did he do?" persisted the surprised captain.

"Hurt his digestion with a rock," explained the sergeant.

"I was on strike," said Danny. "I'm a good union man. You got no business to touch me."

"I understand," said the sergeant, "that he was discharged, and he stationed himself outside with a pile of rocks."

"You've no right to do that," the captain told Danny.

"They all do it," asserted Danny.

This was so near the truth that the captain thought it wise to dodge the subject.

"Of course, if no one else will take a man's place," he explained, "the employer will have to take him back or——"

"There wasn't nobody tryin' to take my place—not while I was there!" asserted Danny belligerently.

"That's no lie, either," laughed the sergeant. "He had the office tied up tight."

Danny swelled with pride at this testimonial to his prowess. Then it suddenly occurred to him that the sergeant did not act as he talked.

"What'd you butt in for, then?" he demanded.

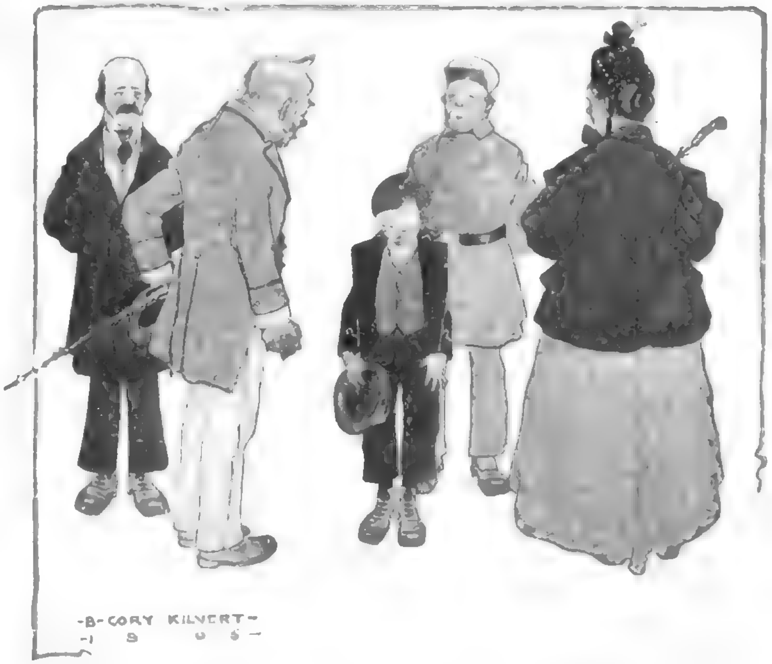
"It was his duty," said the captain.

"Ho!" exclaimed Danny. "It's your business to protect the public, ain't it?"

"Of course," admitted the captain.

"Well, ain't we the public?"

The captain laughed uneasily. His experience as a policeman had left him very much in doubt as to who were the public. Both sides to a controversy always claimed that distinction, and the law-breaker was usually the louder in his claims. Danny's inability to see anything but his own side of the case was far from unusual.



"IF YE'LL LET HIM GO, CAPTAIN," SAID DAN, "I'LL LARRUP HIM GOOD."

The captain took Danny into his private office and talked to him. The captain did not wish to lock up the boy, so he sent for Danny's father and also for the manager of the branch messenger-office. Meanwhile he tried to explain the matter to Danny, but Danny was obtuse. Why should not he do as his father and his father's friends did? When they had a disagreement with the boss, they picketed the plant, and ensuing incidents sent many people to the hospitals. Why was it worse for one boy to do this than it was for some hundreds or thousands of men? Danny was confident that he was within his rights.

"Dad knows," he said in conclusion. "Dad'll say I'm right. You got no business mixin' in."

"Dad's coming," the captain told him.

The manager came first. "The boy ought to be punished," said he. "He hit me with a rock."

"I wish you'd seen him," said the beaming Danny to the captain, for the recollection of that victory made all else seem trivial. "Say! he doubled up like a clown droppin' into a barrel."

"If he isn't punished," asserted the glowering manager, "he'll get worse and worse and end by going to the devil."

"Perhaps," replied the captain. "But just stand beside him a moment, please. Don't dodge, Danny. He'll go behind the bars if he touches you. Stand side by side."

They did so.

"Now," said the captain to the manager, "how do you think you'll look, standing beside him in the police court and accusing him of assault and battery?"

"Like a fool," replied the manager promptly, forced to laugh in spite of himself.

"And what kind of a story—illustrated story—will it be for the papers?" persisted the captain.

"Let him go," said the manager; "but he ought to be whaled."

It was at this point that Dan arrived, accompanied by his wife.

"F'r why sh'u'd he be whaled?" demanded the latter aggressively.

The matter was explained to her.

"Is that thrue, Danny?" she asked.

"Sure," replied the boy.

"Well, I'd like to see anny wan outside the fam'ly whale ye," she said, with a defiant look at the manager, "but I'll do it mesilf."

Danny was astounded. In this quarter at least he had expected support. He glanced at his father.

"I'll take a lick or two at ye mesilf," said Dan. "The idee of breakin' the law an' makin' all this throuble."

"You've done it yourself," argued Danny.

"Shut up!" commanded Dan. "Ye don't know what ye're talkin' about. A sthrike's wan thing an' disordherly conduct's another."

"This was a strike," insisted Danny.

"Where's the union?" demanded Dan.

"I'm it," replied Danny. "I was organizin' it."

"If ye'll let him go, Captain," said Dan, ignoring his son's reply, "I'll larrup him good."

"For what?" wailed Danny. "I was only doin' what you said was right, an' what mom said was right, an' what you've all been talkin' for years. You've been a picket yourself, an' I've heard you laughin' over the way men who wouldn't strike was done up. We got to organize. Wasn't I organizin'? We got to enforce our rights. Wasn't I enforcin' them? We got to discourage traitors to the cause of labor. Wasn't I discouragin' them? Didn't the union tie up a plant once when you was discharged? What's eatin' you, dad?"

Danny's own presentation of the case was so strong that it gave him courage. But the last question made Dan jump, although he was not accustomed to any extraordinary show of respect from his son.

"The lad has no sinse," he announced, "but I'll larrup him plenty. Ye get an exthry wan f'r that, Danny. I'll tache ye that ye're not runnin' things."

"Makin' throuble f'r father an' mother an' th' good man that's payin' ye wages we need at home," added Mrs. Burke.

"Now, what do you think of that?" whimpered Danny, as he was led away. "I'm to be licked fer doin' what he does. Why don't he teach himself the same, an' stop others from doin' what he talks?"

"Danny," said the commiserating captain, "you're to be licked for learning your lesson too well, and that's the truth."

But that did not make the situation any the less painful for Danny.

THE GREATEST TRUST IN THE WORLD

By CHARLES EDWARD RUSSELL

EDITOR'S NOTE.—Nearly everybody that has read of the Garfield report on the Beef Industry has wondered about it. Could it be possible that, as this report asserted, there was no such thing as a Beef Trust or packers' combination? Could it be that we were all in error about the high prices of meat? Were the courts, the grand juries, the writers and investigators, as well as the householders, all fooled about the matter? A government report is usually regarded as the last word on any subject, but the conclusions in this report seemed so strange that in spite of their buttresses of statistics and their tone of assurance and finality, most persons were puzzled to know what to think. In this instalment of his story Mr. Russell analyzes the Garfield report, and lays bare its erroneous statements and ex parte and untrustworthy deductions. He shows how the report deals with only one phase of the Trust organization and a small part of the Trust operations and how most of its conclusions are baseless.

CHAPTER VII

A GLIMPSE AT THE REAL WORKINGS OF A MARVELOUS MACHINE

AND this stifling of competitive buying, this malign interference with normal conditions of supply, is exactly what an injunction of a Federal Court has prohibited. Nothing could be clearer. On February 18, 1903, Judge Grosscup of the Circuit Court, sitting at Chicago, enjoined the firms, individuals and corporations (under whatever name or alias known) that compose the Beef Trust, from doing this very thing. They must not prevent their buying agents from bidding against one another for live stock, he said; they must not interfere with a free market; they must not raise prices to induce shipments; they must not make agreements in restraint of trade; and this is what they continue to do in spite of the injunction, albeit enforced by a decision of the Supreme Court of the United States.

And the Court's decree, it should be carefully noted, was based not only on established violations of the Sherman Anti-Trust law, but also upon considerations of the common law; so that if no Sherman law existed, the actions in question would still be illegal and improper because opposed to public policy.

Judge Grosscup's temporary injunction was made permanent at the May term, 1903, the decree being filed May 26th. From this final document I quote as follows:

"And now upon motion of the said attorney, the court doth order that the preliminary injunction heretofore awarded in this cause to restrain the said defendants, and each of them, their respective agents and attorneys and all other persons acting in their behalf, or in behalf of either of them, or claiming so to act, from entering into, taking part in, or performing any contract, combination or conspiracy, the purpose or effect of which will be, as to the trade and commerce in fresh meats between the several states and territories and the District of Columbia, a restraint of trade in violation of the provisions of the Act of Congress passed July 2, 1890, entitled 'An Act to protect trade and commerce against unlawful restraint and monopolies,' either by directing or requiring their respective agents to refrain from bidding against each other in their purchase of live stock; or collusively or by agreement to refrain from bidding against each other at the sales of live stock; or by combination, conspiracy or contract raising or lowering prices or fixing uniform prices at which the said meat will be sold, either directly or through their respective agents; or by curtailing the quantity of such meats, shipped to such markets and agents; or by the establishing and maintaining of rules for the giving of credit to dealers in such meats, the effect of which rules will be to restrict competition; or by imposing uniform charges for cartage and delivery of such meats to dealers and consumers, the effect of which will be to restrict competition; or by any other method or device, the purpose and effect of which is to restrain commerce as aforesaid; and also from violating the provisions of the Act of Congress approved July 2, 1890, entitled 'An Act to protect trade and commerce against unlawful restraint and monopolies,' by combining or conspiring together, or with each other and others, to monopolize or attempt to monopolize any part of the trade and commerce in fresh meats among the states and territories and the District of Columbia, by demanding, obtaining, or with or without the connivance of the officers or agents thereof, or any of them, receiving from railroad companies or other common carriers transporting such fresh meats in such trade and commerce, either directly or by means of rebates, or by any other device, transportation of or for such meats, from the points of the preparation and production of the same from live stock or elsewhere, to the markets for the sale of the same to dealers and consumers in other states and territories from those wherein the same are so prepared, or the District of Columbia, at less than the rates which may be established or in force on their several lines of transportation under the provisions in that behalf or the laws of the said United States for the regulation of commerce, be and the same is hereby made PERPETUAL."

That is a rather long and mazy sentence; but I want to show how sweeping is this remarkable injunction, and how explicitly it prohibits all the acts charged against the Trust. In plain English, the meaning of the document is, that the packers are strictly forbidden to limit or restrict by any method or device free competition among themselves in buying cattle or in selling meat, and forbidden to accept any rebates or other advantage from any railroads.

Here then is the issue straitly drawn. Government, through its Court, forbids certain men to do certain things. The forbidden things continue daily to be done. How does it come about that any citizens of this country are stronger than the country's laws and courts?

It comes about primarily in this way. The fact of the lawlessness is absolutely certain, the results are apparent, but its methods are devised with such cunning that the law can be baffled and its somnolent officers can have a perfect excuse for sleeping on.

To see this plainly we must go into the organization, real and apparent, of this combination of giants. And first we should understand clearly that here is something unique in corporation management, here is a system without a precedent in the history of monopolies. What do we understand by the word Trust? If we mean a central incorporated body controlling an industry, and having stockholders, officers, offices, records and books; if we mean, in other words, only such an organization as the Standard Oil Trust has, or the Sugar Trust, or the Steel Trust, here is no Trust at all, and Mr. Lorimer was quite right when he solemnly assured President Roosevelt that there is no such thing as a Beef Trust. In the packing-house industry there is no organization that resembles the Oil Trust, nor any other Trust; no central body, no control, no officers, no holding company, no stock, no books, no records, no president to subpœna, nothing to bring into court. The packing-house combination has no office, no designated meeting-place, no secretary, no stenographer, no minutes. It holds its meetings in cabs, on street corners, in private houses. It is as intangible as the air, as mysterious as destiny, as certain as a perfect machine. It represents the highest and most dangerous achievement in corporation management. Beyond this, human ingenuity has not gone.

Here are four houses, Armour & Co., Swift & Co., Morris & Co., the National Packing Company.* Nominally each maintains in business a flawless autonomy. No central organization binds together these great concerns. There is no common treasury; no legally definable management in common. A combination among them may be as close as wax, as obvious as sunlight—where are the documents to prove the compact? Suppose these houses do agree upon certain things, suppose they do set limits to buying-prices and selling, the agreement can be verbal, and the prosecuting attorney that attempts to ferret it out will have much employment for his time.

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* The Schwarzschild & Sulzberger and the Cudahy Companies mentioned in the Garfield report and commonly included in the Trust, while closely related to it and operated in harmony with it, are of less importance and have restricted fields. Cudahy does not buy in the Chicago market.

And what Stevenson would call the "mortal cleverness" of it all is not fully apparent at a glance. It surpasses all the works of all the ablest Trust lawyers in building mergers and formulating law-proof corporations. It is elastic, adjustable, adequate, warranted to stand almost any investigation, and all but impossible to detect. Here are in fact two complete organizations. One, with its individual companies, its separate houses, its books, its reports, its dividends, is always on exhibition for grand juries and complaisant commissioners of corporations. **The other, secret, intangible, without record and without form, without officers, without a scratch of a pen to mark its trail, without witnesses and without papers, almost infallibly screens the real operations of the real Trust.**

Even this recounts but a part of the advantages of this wonderfully skilful plan. It has moral and sentimental as well as business strength. It enables any person that so desires to declare that there is no Beef Trust, and if by Trust we mean strictly such an organization as the Standard Oil, the assertion is tolerably true. It yields the flattering unction to the uneasy or ill-trained conscience. It soothes the casuist. It affords boundless support for the smooth attorneys that the Trust sends to all meetings of cattlemen to pat the aggrieved on the back and assure them that the Trust is a myth. It provides point and substance for the defense of the Trust, adroitly urged in reactionary newspapers. And it all but nullifies the law.

In its structure are but two weak places.

The first is the National Packing Company. The original design was that this institution should be the central holding company for all the interests, that it should be the merger, the links to bind all together. A New Jersey corporation organized by office-boys and janitors, it was to bloom in due time, under the bewildering magic of the wizards of high finance, into the great company that should infold all the others. But before this purpose could be carried out Judge Grosscup's injunction blew cold upon the project, the immense advantages of the other plan occurred to some one, and the National Packing Company stopped with the absorption of the smaller houses that had been crushed or outstripped by the Agreeing Gentlemen. Nominally it is composed of the following firms, formerly in independent operation:

The G. H. Hammond Company,
The Anglo-American Provision Company,
The United Dressed Beef Company,
The Omaha Packing Company,
The Hammond Packing Company,
The Fowler Packing Company,
The St. Louis Dressed Beef Company.

As a matter of fact these firms no longer exist. The Armour interests bought out the entire Hammond concern, and the stock of the National Packing Company is now owned by the Armour, Swift, and Morris houses.

But observe: it is as clear as anything can be, that right here is the conclusive evidence of the combination. It is admitted that the four houses, Armour, Swift, Morris and the National Packing dominate the beef industry. When three of these houses jointly own the fourth, obviously there can be no competition among them. The least reflection will show that even if there were no other agreement, no other understanding, the one mere fact of the joint ownership of the fourth house must absolutely wipe out the least vestige of competition. A firm does not compete with another firm in which it holds one-third of the stock, does it? Clearly, investigation in search of evidence of a combination need go no further than this one fact. Some day there will come along a tribunal or an investigator with wit enough to see this plain pike-staff, and when that happens look out for your Beef Trust, Mr. Armour; it will not last long thereafter.

The other weak point in the organization is that while all the disadvantages of a central and tangible corporation are avoided, the results of the suppressed competition can not be disguised. No assurances that the Beef Trust does not exist, and no whitewashing report by the Commissioner of Corporations, can deceive or silence the millions of wronged men that in the last three years have been sandbagged in a market where there was one bid, one price, one buyer—and four houses to share the spoils.

And that is where grave trouble lies ahead for the Beef Trust.

It is time now that we should see just how in the practical working of the trust scheme this market that is no market is secured.

Suppose it to be some day last winter before the talk began of a Federal Grand Jury investigation. Suppose you are paying an early morning visit to the Chicago Stock Yards. You can see for yourself, and to your great edification, the revolutions of one of the most beautiful machines ever devised by man.

It is a great place, the Chicago Stock Yards; 360 acres of pens filled with cattle, sheep and hogs; thousands of ranchmen and farmers, come from all parts of the vast area of the Middle West. The Yards open at seven o'clock. In the old days selling began at that hour, but now the farmers stand idly by their pens waiting, waiting. Certain men that will be pointed out to you as the buyers for Armour, Swift, Morris and the National Packing Company go about observantly, noting all but buying nothing. Before long these disappear, to presently return. You do not know it, but in their absence there has been a mysterious conference over the private telephone wires in Packingtown. If the day be Monday, let us say, the buyer for Armour now goes briskly along the line inspecting cattle and offering up to a certain figure, perhaps $4.50 for good stock. If the drover accepts the offer, well and good. If not, the genial buyer walks his way serene—he does not care. Take it or leave it, is his motto. "You will think better of it before the day is over," he says pleasantly. "And you know where to find me."

And so all day he goes from pen to pen, and no matter how good the cattle offered may be, he has his limit, he will bid but so much. An urbane, affable man, like all the buyers, but not to be moved beyond his limit. Take it or leave it. And behind him moves the buyer for Swift & Co., and he goes languidly among the offerings, and nothing he sees suits him. And the drovers that have not been willing to submit to Armour's price, and know they are being robbed, they importune Swift's man to buy, and he has his parrot answer pat like the other. "No, thanks, they don't suit my trade," or "No, thanks, I haven't any place to put them." And if the drover become insistent and will not let go without a bid, Swift's man bids, but it is at just the same price as Armour's, always the same. And after him may come the head buyer for Morris, and he is of the mind of Swift's man, exactly the same. And after him may come the head buyer for the National Packing Company. And he is of the mind of Morris's man. One price among them all, and only one ready to buy.

Or on the next day you could see the same interesting game, with Swift's man making the purchases, and Armour, Morris and the National Packing Company finding the cattle not suited to their trade. And on the next day Morris buying and the rest dissatisfied. And so on.

And at the same time you could see the sub-buyers and assistants conscientiously doing their part to show what a sound reliable Trust is for. Each of these assistants has a certain territory in the Stock Yards. On Monday Armour's man is instructed to buy only a certain grade of cattle at a certain price limit, and the men in that territory for the other houses do not bid for that grade. On Tuesday it is Swift's turn; on Wednesday, Morris's; on Thursday, the National Packing Company's.

Until the Grand Jury investigation began, this strange performance was the daily program. You could see it any day—anybody could see it. Some variations, to be sure, relieved the tedium of monotony. Sometimes Armour bought two days in succession, sometimes Swift. But whoever bought, there was but one bid. The few independent packers still left in the country might secure some lonely car-loads, the few export buyers still outside the Trust might get a few cattle of extra quality. These scarcely rippled the placid surface of a market that was no market. One Trust packer took the bulk of the cattle and paid what he would for them. And often the unlucky seller could amuse himself by watching his herd, bought by one house, being driven up the driveways to all the houses.

So went in those days this pleasant piece of commercial piracy.

Take note of its exceeding adroitness. Does any one assert that the Trust has destroyed competition? There are the four head buyers for the four houses; count them for yourselves, gentlemen—four, you will observe. Does any one point out that the four offer in every instance exactly the same price? Coincidence, my dear sir, mere coincidence. Does any one call this a Trust? Amazing! See for yourself. The four great packing-houses are in full operation. See the smoke from the chimneys. They have their separate organizations and offices, their separate engines and engineers, their individual signs on the cars, on their distributing agencies, even on their wagons and harnesses. Is this a Trust? Here is no Standard Oil, no 26 Broadway. Some of these companies are organized under State laws; their stock is for sale, it is held by many persons. Surely the operations of such a company must be in the daylight. There is no deception here. And does any one assert that in the cattle market prices are fixed in advance and competition is destroyed? Why, that voice in the telephone may come from the skies, for all we know. Will you indict a voice?

And yet with all this there was the fatal defect that no cunning could cover up.

The sellers of cattle, the producers, the farmers, they knew all the time; they were not deceived. They understood perfectly well the hold-up game. They knew that competition had been destroyed. And meantime, there stood the plain letter of the law, which has no regard for dumb show and play-acting, strictly forbidding combinations in restraint of trade.

And this is the reason why, when the Grand Jury at Chicago began on March 20th to investigate this Trust that the National Commissioners of Corporations says has no existence, it was necessary to put up the price of cattle, and to institute a show of competitive buying.

And this is the reason, this fatal defect in the machine by which the results can not be hid, that as soon as the first subpœnas issued from the Grand Jury so strange and hurried a flight began from the packing-houses. The farmers and drovers would tell, that was certain; there must be no one left from whom corroboration could be wrung. So one man that knew the wheels of the machine fled overnight to British Columbia, and others went to Mexico and to Canada. In some establishments, there grew to be in twenty-four hours a notable lack of high executives. Four men under subpœnas from the United States, four of the responsible executives in the packers' employ, got hastily to Canada by night, and sailed for Europe from St. John, N. B. They were under subpœnas, but they fled, nevertheless.

This is also the reason why when the Grand Jury began to investigate this Trust that Mr. Garfield says does not exist, one of the superintendents for one of the packing-houses was arrested and indicted for tampering with witnesses. It is the reason why officers of the Government were obliged to drive from the building where the Grand Jury met, other too busy servants and representatives of the packers. It is a mighty fine thing to have a system that conceals its own operations. What is really needed is one that also conceals its results.

Can you indict a voice? I don't know. But that voice in the telephone every day is the instrument by which the combination in restraint of trade lives and moves and has its being. One little voice! To this stage has trade consolidation and industrial monopoly come at last. **One man's voice in a telephone determines how much a million farmers shall lose on their cattle,** its echoes are heard through the remotest areas of the West, they have shaken down banks and precipitated bankruptcies. A whole vast industry from the Rio Grande to North Dakota can hang on the voice of one man in a telephone. All these producers and all their vital interests are there, in the mouthpiece of one small instrument. Lawless? Surely. It has been declared by a Federal Court to be in violation of a statute, and has been strictly forbidden. And for two years it has gone on in spite of that prohibition, and all the power of the Government of the United States has not been strong enough to stop it, nor to vindicate the law it has daily defied. On the whole, does it not seem that we have carried these conditions about far enough?

CHAPTER VIII

THE GOVERNMENT IN DEFENSE OF A TRUST

THUS the Beef Industry of America is adorned with two distinct organizations: the Daylight and the Dark Lantern.

The Daylight is for children, the uninitiated and those that want to be fooled. The other is for practical profits.

Mr. James R. Garfield, Commissioner of Corporations in the National Department of Commerce and Labor, has lately elucidated the Daylight organization in a report.

Justice compels me to say that much of the adverse comment aroused by this unique document has been unfair, because the fact has been overlooked that for some reason, not, I may say, blazoned in the report, Mr. Garfield's inquiry was strictly confined to the part of the packers' business pleasantly reserved for the grand stand. It has been universally called a report on the Beef Trust. To the real operations of the real trust it bears just as much relation as a treatise on

Oriskany limestone would bear to the whole science of geology.

The essential features and findings of the Garfield report are as follows:

1. That six packing companies—Armour & Co., Swift & Co., Morris & Co., the National Packing Company, Schwarzschild & Sulzberger, and the Cudahy Packing Company, "frequently designated in the trade," we are told, "as the 'Big Six'," slaughtered 5,521,697 cattle in 1903, which is only forty-five per cent. of the cattle slaughtered in the United States. Hence, it is concluded, there is abundant competition and no monopoly in cattle slaughtering nor in the beef trade.
2. That the profits in the cattle-slaughtering business are really very small and may be stated at an average of only ninety-nine cents a head.
3. That changes in the margin between the price of cattle and the price of dressed beef are no indication of changes in the profits of the packers.
4. That the percentage of profit on the gross volume of the packers' business, including all kinds of products, is small. For three years, says the report, the profits of Swift & Co. have not exceeded two per cent. of the total sales, and in 1904 the profit of the Cudahy Packing Company was only 1.8 per cent. of the total sales.
5. That the profits of the private-car lines owned by the packers are only fourteen to seventeen per cent.; that the refrigerator-cars cost $1,000 each and $115 a year to maintain.
6. That the profits on private cars do not affect the price of beef to the consumer, because the net profit from the mileage of such private-car lines is only four cents a hundred pounds of beef or twenty-five cents a head of cattle.
7. That neither the cattle raiser nor the consumer has any reason to complain. The cattle raiser is not getting too little for his cattle nor is the consumer paying too much for his beef.

For the gross inaccuracies and amazing misstatements, the dealings with half-truths, and the bland acceptance of plain subterfuge that illuminate this strange document, Mr. Garfield himself should be held in no way responsible. The report is not of his authorship. His own investigations in Chicago were chiefly confined, I believe, to the excellent fare dispensed by the Saddle and Sirloin Club and the charming hospitality of some of the first families of the city, which, with genial cordiality, hastened to welcome the stranger within their gates. If Mr. Garfield had cared to examine and question the conclusions furnished to him and agreeably repeated in his report he would have found the facts in each case to be as follows:

1. *As to the cattle slaughtered by the leading packers and their competitors.*

To begin with, the statement in the report is dishonestly framed. The intention is to create the impression (by the adroit use of the phrase "Big Six") that the six firms mentioned here constitute the Beef Trust. As a matter of fact they are only machines in the Trust's employ. They are six of probably one hundred names under which the real Trust carries on its diverse operations. They are six of one hundred corporations, firms, copartnerships and associations. The total business they do as viewed by this report is only a fraction of the total business of the real Trust.

Elsewhere in the report this is admitted.* For instance, there are Armour & Co. of Illinois, Armour & Co. of New Jersey, the Armour Packing Company, limited, the Armour Packing Company, unlimited (to recite only a few of the titles), all public corporations, and back of all, Armour & Co., a copartnership. The report admits (see page xix) that it deals with the operations of only the Illinois corporation and the Armour Packing Company. What, then, becomes of the activities of all the rest of the Armour corporations, and more especially of the copartnership, about which, of course, Mr. Garfield can know nothing?

Again, the Swift & Co. to which this report is limited, is Swift & Co., a public corporation of Illinois with a capital stock of $35,000,000 and 6,000 stockholders, a concern as open as the day. But here are also Swift & Co. of Maine, the Swift Beef Company, G. F. & E. C. Swift, G. F. Swift & Co., E. C. Swift & Co., N. E. Hollis & Co., Swift & Co. of West Virginia, Swift & Co. of New York, the Swift Packing Company. What of these? Here also are Libby, McNeil & Libby of Illinois, Libby, McNeil & Libby of Maine, the Boston Packing & Provision Company, the New England Dressed Meat and Wool Company, and many other corporations. The report admits (see pages 289 and 290) that these are owned or controlled by the Swift interests, and are separate from Swift & Co. of Illinois. Yet it is only Swift

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* See Appendix, which I suppose nobody has read, though it contains most significant matter.

& Co. of Illinois that is dealt with here; it is only its packing-houses at Chicago, Kansas City, South Omaha, East St. Louis, St. Joseph, Fort Worth and St. Paul, that are considered in the figures and conclusions of this report.

Again, the Morris & Co. to which this report is limited, is Morris & Co. of Maine, a corporation with a capital of $3,000,000, and the Fairbank Canning Company (same owners—see page xix). There are a copartnership of Morris & Co. and another of Nelson Morris & Co., the Morris Beef Company and the Morris Packing Company, and other Morris concerns. Yet it is only with Morris & Co. of Maine that this report deals, and it is only its packing-houses at Chicago, East St. Louis and St. Joseph that are considered in the figures and summaries.

The Schwarzschild & Sulzberger Company to which this report is limited, is Schwarzschild & Sulzberger of New York, a public corporation. There are the Schwarzschild & Sulzberger Beef and Provision Company of Missouri, the Schwarzschild & Sulzberger Company of New Jersey, the Cold Blast Transportation Company of Maine, and other corporations in which Schwarzschild & Sulzberger are interested. It is only with the Schwarzschild & Sulzberger Company of New York that this report deals, and only its packing-houses at New York, Chicago and Kansas City are considered in the figures and summaries.

The Cudahy Packing Company specified here is an Illinois corporation with a capital stock of $7,500,000. There are the Cudahy Packing Company of Louisiana, another of Alabama, the Cudahy Brothers Company of Wisconsin, and the John Cudahy Company of Wichita, Kansas. It is only with the Cudahy Packing Company of Illinois that this report deals, and only the Cudahy plants at South Omaha, Kansas City, Sioux City and Los Angeles are considered in the figures and summaries.

To show how obviously unfair is this practise I quote the following admissions from another part of the report:

"Affiliated companies.—In addition to the companies directly owned in behalf of Swift & Co. of Illinois, it has already been shown that Swift interests are closely identified with several other corporations. Of these, Libby, McNeil & Libby may be specially mentioned as the owners of a packing-house and also of a refrigerator-car service. It is stated that Swift & Co., as a corporation, owns no stock in this concern. The exact ownership of the various Eastern packing companies included in the list of Swift properties already given has not been absolutely established. It is specifically denied that Swift & Co., as a corporation, holds stock in these. Swift interests are nevertheless well represented in these companies, as will be seen from the following:

"Libby, McNeil & Libby.—Four of the seven directors—Edward F. Swift, L. A. Carton, Louis F. Swift and A. H. Veeder—are also directors or officers of Swift & Co. of Illinois.

"North Packing & Provision Company.—E. C. Swift is president and D. M. Anthony, a director in the Swift Refrigerator Transportation Company and in the Swift Live Stock Transportation Company, is a director.

"Sperry & Barnes Company.—E. H. Barnes, of this concern, was, at the time of his death, a director in Swift & Co. of Illinois." Page 31.

Here, therefore, is merely some expert and ingenious word juggling. To enumerate "Swift & Co." as one of the "Big Six" packers, and then to consider only one of the corporations called "Swift & Co." and only part of the packing done by the Swift houses is manifestly deceptive. We should have had all the story or none. We should have had all the copartnerships and aliases. To select one corporation in each case and pass that off as representing the total activities of the interests involved, stamps one-sidedness upon the whole document.

The whole structure of Mr. Garfield's argument in favor of the Beef Trust turns upon the following bare assertion:

"At the same time these companies do a smaller proportion of the beef business of the country than is ordinarily supposed, and comparatively narrow limits are placed upon the control which they could, even if they acted in harmony, exercise over the prices of cattle and of beef.

"The estimates of the Bureau, from the best statistical material available, indicate that the total slaughter of cattle (aside from calves) in the United States during 1903 was about 12,500,000 head, of which the Armour, Swift, Morris, National, Schwarzschild & Sulzberger, and Cudahy companies slaughtered 5,521,697, or about 45 per cent. The proportions of the beef supply of the country which these concerns collectively furnish is about the same, notwithstanding the fact that they export several hundred thousand carcasses of dressed beef annually."

To any intelligent cattleman this delirious extravagance is all that is necessary to know about the Garfield report. Twelve million five hundred thousand cattle—where on earth did the man get the slightest authority for any such figures? They savor of Bedlam. The report says only that they are drawn from the best available statistics. Statistics! What statistics? There are no statistics about total cattle slaughtering. Even the United States Government has none. You can not find them anywhere. They do not exist. The census of 1900 reported the annual slaughtering in this country to be 5,530,911 cattle, but aside from that there is not the vestige of a basis for definite figures. Mr. Garfield would have us believe that in three years the number of cattle annually slaughtered in this country has much more than doubled. What becomes of these six or seven million carcasses thus produced? He does not tell us. They are not eaten and they are not exported.[*] Then what does become of them? And this is the report that has been praised in some quarters for its "figures" and its "truth in the face of public clamor!"

Nobody knows exactly how many cattle were slaughtered in the United States in 1903; but it is easy to demonstrate that the number was not 12,500,000, nor anything like it.

According to the annual report of the Union Stock Yards of Chicago, compiled by the best living authority on the cattle business, seventy per cent. of the beef cattle of the United States are produced west of the meridian of Chicago. Now it may be taken for certain and is explicitly admitted in Mr. Garfield's report[†] that of the cattle so produced, ninety-eight per cent. are slaughtered at the plants of the companies called here the Big Six. Therefore, even supposing all the cattle produced east of the Chicago meridian to be slaughtered at other plants than those of the Big Six, that would leave sixty-eight per cent. and not forty-five per cent. of the total cattle to be slaughtered at the Big Six plants. But as a matter of fact, no thirty per cent. of the cattle produced east of Chicago escape the Trust plants, not by a great deal. There are great Trust slaughtering plants in New York and New England and elsewhere in the East that get their full share, or more, of the Eastern-raised cattle. Hence Mr. Garfield's forty-five per cent. is on the face of it utterly impossible.

But even this is not all the story. Every one familiar with cattle conditions will tell you at once that Mr. Garfield's total of cattle slaughtering is at least 5,000,000 too high. This question was submitted to Mr. Cuthbert Powell of Kansas City, for thirty years an expert in these matters, and he responded with the following demonstration from official records:

Cattle purchases for slaughtering in 1903:

Chicago	2,163,031
Kansas City	1,033,384
Omaha	766,870
St. Louis	821,433
St. Joseph	404,737
Sioux City	68,958
Milwaukee	21,460
St. Paul	67,945
Fort Worth	240,726
Total	5,588,544

These cities comprise the great slaughtering markets of the country. From Mr. Powell's long knowledge of trade conditions, he estimated the total number of cattle slaughtered outside these cities at about 1,400,000, which makes a total slaughtering of less than 7,000,000. Now as ninety-eight per cent. of the slaughtering done in the cities mentioned was at the plants of the Big Six, it follows that the Big Six killed seventy-five per cent. of the cattle killed in the United States, and this estimate will be called conservative by every expert at the stock-yards.

How could it be otherwise? Where could Mr. Garfield's extra 5,000,000 cattle be slaughtered? Not in any slaughtering houses known of men, certainly. There are, to be sure, in the large cities, independent packers and independent butchers, mostly with a local trade that does not like chilled beef and will not take it. But the total capacity of all these together is not 25,000 a week. All the rest of the slaughter-houses in the country now outside of the Trust could not slaughter 5,000,000 cattle in seventy years. I challenge Mr. Garfield to point out the location of the slaughtering plants that kill his 5,000,000 a year. Where are they? He does not even hint in this report. Farm slaughtering has been, practically speaking, abandoned; most plants in small cities and towns have been closed; the big plants everywhere are in the hands of the Trust. *Then, where are the*

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[*] Mr. J. J. Ryan, of Fort Dodge, Iowa, Secretary of the Corn Belt Meat Producers' Association, points out that if Mr. Garfield's figures are true every man, woman and child in the United States must consume an average of 191 pounds of beef a year! Mr. Ryan also shows that the increase of slaughtering revealed by Mr. Garfield's 12,500,000 ought to cause the greatest alarm, because it is so much greater than the natural increase of cattle, that in a few years there will not be a steer left alive in the country!

[†] Page xxi.

ghostly butchers that kill Mr. Garfield's mythical 5,000,000?[*] *Let us hear about them.*

For this huge and glaring inaccuracy there is but one explanation. The legal mind that prepared the report must have overlooked, accidentally or otherwise, the "feeder" factor with which this problem is necessarily complicated. Abundant statistics exist to show the receipts of cattle at the various market points. A natural conclusion would be that a total of these receipts, less the number of cattle exported, would give the number slaughtered, and a result reached in this way would show something very like the figures of the report. But the fatal flaw in such calculations is the duplications caused by the "feeder" business. Great numbers of cattle reported as "received" at various cattle centers are really only in transit to the farms where they are to be fattened for market, and these same cattle subsequently reappear in the receipts at other places.

For instance, Denver "receives" in a year about 500,000 cattle, but it slaughters very few of these. The rest are shipped forward to the feeding farms and in a few months appear again at the slaughtering points. A very large proportion of the cattle received at Kansas City, Sioux City, even Chicago, are merely transferred thence to the feeders. In the last week of March this year 50,000 cattle were received in Chicago, of which 10,000 were shipped East for export, 5,000 were shipped to New York for the United Dressed Beef Company (Trust plant) and J. Stearns & Son (independent packers), and 11,000 were sent to feeders in Wisconsin, Indiana, Ohio, Michigan, Kentucky, Lancaster County, Pa., and so on. These 11,000 will later be counted again in the receipts of some slaughtering market, and most of them will find their way to a Trust abattoir.

The misstatement, however it occurred, is most unfortunate, for it creates a totally false impression as to actual conditions, an impression furthered by the fact that while enormously overstating the number of cattle slaughtered in the country, the report understates the number slaughtered in Trust houses, and then concludes that these two errors establish that there is abundant competition.

As to the understating of Trust activities, I call attention to the fact that the report eliminates from the Trust list every packing-house in the country that is owned by Trust interests but operated under other names. Thus, for instance, the Swift interests own the plants at Boston operated under the names of John P. Squires & Co. and the North Packing Company. They own the plants at Hartford, New Haven, Providence and elsewhere operated under these names and the name of Sperry & Barnes. They own various other enterprises in various other places. But all these are scrupulously omitted in this report from the list of Big Six houses, and their output, so far as it relates to beef, is classed with the fifty-five per cent. of slaughtering alleged to be competitive!

Again, I may further illustrate this from the Cudahy plants. The enormous establishment at Milwaukee is classed with the competitors of the Big Six because it is operated under the name of the Cudahy Brothers Company instead of the Cudahy Packing Company. The plant at Wichita, Kansas, is classed with the competitors of the Big Six because it is operated under the name of the John Cudahy Company. There is much in a name, to the gifted author of this report. Wherever in the country is a plant operated by a Trust firm under some other name, that is conclusive evidence to this singular mind that such a house is competing with the Trust! As a matter of fact, when all these houses are put in the proper column and when the figures of total slaughtering are reduced to something within reason, it appears again that the Trust houses slaughtered in 1903 seventy-five per cent. of the cattle slaughtered in the United States.

And, of course, as to the remaining twenty-five per cent. slaughtered by local butchers and independent houses, the prices paid for cattle by such houses and the prices charged for beef are practically fixed by the Trust. When the Trust is buying cattle at twenty per cent. under normal prices the few independent houses will not bid much above those prices for the small supplies they need. And just as assuredly they will not cut much under the market rates for beef established by the Trust. There is no reason why they should. For their comparatively small offerings they have a steady demand from consumers that do not like chilled beef and will not take it anyway.

So that instead of "ample competition" in

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[*] The actual yearly slaughtering of cattle done by the independent packers and slaughterers of the principal cities of the country is unofficially estimated at the Chicago Stock Yards as follows:

New York	60,000
Philadelphia	30,000
Baltimore	25,000
Buffalo	25,000
Pittsburg	60,000
Cleveland	15,000

Total, 215,000 a year. It would really puzzle Mr. Garfield to find one-tenth of his five million.

the beef industry, there is practically none. The Trust makes the price for buying cattle, and it makes the price for selling beef.

2. *As to ninety-nine cents a head profit.*

To understand this we must remember that like most other great modern commercial enterprises the beef industry is organized on the basis of wheels within wheels. That is one reason for the existence of so many different corporations in one interest. The typical organization in the beef trade is like this: One company buys the cattle, slaughters them and turns them into chilled beef. A second company, frequently of the same name, then buys the chilled beef of the first company and undertakes to distribute it, and sometimes still another company retails it. A third company buys of the first company the by-products suitable for fertilizers, a fourth purchases the hides, a fifth the parts suitable to make grease and rendered products, a sixth takes something else, a seventh operates the private-car line and collects the mileage graft—and so on.

Now, of course, this first or parent company sells everything to its offspring at the narrowest margins, because the first company is the daylight concern and has the books that are available for Commissioners of Corporations and others, and it is wholesome that these should not show too much. The real money-making is carried along the line until it disappears from the admiring view into the pockets of the firm or copartnership that really pulls the strings and operates the show.

Thus when the first company turns over the dressed beef to the second company, the first company marks down a sale that shows a small margin of profit. But no note is taken there of the profit that lies between the purchase price of the cattle and the price the consumer pays for his beef. To find the notation of that profit you must search books in Braintree, Mass., and Baraboo, Wis., and compare these along the line back to the purchase price.

This is still more conspicuously true of the by-products, which are, by the way, the most profitable things in slaughtering. Take hides, for instance. When hides are put into the cellars at the packing-houses they are uniformly charged off on the books of Company No. 1 at from three to five cents a pound. At that moment they are worth from seven to ten cents a pound. The seven to ten cents never appear on the books of Company No. 1, but no one need fear that the real value escapes ultimate attention. The extra four or five cents may traverse a dizzy course through various ledgers, but they may be depended upon to come safely home at last.

For explicit admissions that this is the fact we have only to refer to the report itself.[*]

"Most of the packers make it a practise to transfer their hides and butter-fat from the cattle department to the hide and oleo departments at much less than their true value. They look upon these two departments as practically branches of the cattle department, and the fixing of a price upon the raw material at all is merely for the purpose of furnishing a basis for a rough preliminary computation of the dressed cost of beef. The hide and oleo departments of such companies accordingly almost invariably show an apparently exceedingly large percentage of profit."—Foot-note, page 236.

" * * * * By most companies the arbitrary price at which the hides and butter-fat are valued in computing the so-called dressed cost is made the basis of the bookkeeping charge from the cattle department to the hide and oleo departments; in such cases, since these prices are much too low, the cattle and beef department may show a loss and the hide and oleo departments a large profit, most of which in no sense belongs to them."—Foot-note, page 250.

This explains why no one has ever been able to make Mr. Garfield's ninety-nine cents profit agree with any market rate, and solves what has been to many persons a baffling puzzle. On the face of it, nothing should be easier than to ascertain the profit in slaughtering cattle. We know what the cattle cost, we know the average price of beef, the average yield of by-products and what they fetch. Hence, while thousands of experts have figured with confidence on Mr. Garfield's ninety-nine cents result, not one has been able to come anywhere near it. The reason is that all have figured on the market prices of the various commodities; Mr. Garfield's result was reached from the prices charged off to Company No. 1. That makes all the difference in the world.

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[*] But surely nothing can be more extraordinary than the contradictions and inconsistencies that this document continually presents. It begins with a "Summary" (which seems to have been prepared for quotation by the press), and almost every statement in the "Summary" is contradicted or refuted by other statements in the body or appendix of the report proper! It seems clear from internal and other evidence that the "Summary" is of an origin quite different from the source of the rest of the report. Curiously enough it bears a striking resemblance in matter and manner to a defense of the packers issued a year ago under the name of Mr. Louis Swift, but understood in reality to emanate from the office of Mr. John S. Miller, chief counsel for the packers, and one of the ablest corporation lawyers in the United States.

Let us look at the calculations of some of these experts.

The first is Mr. James E. Poole, of the *Live Stock World*, who has been twenty-two years at the Chicago Stock Yards. He was asked to make a table showing the smallest possible average profit in slaughtering—that is, to come as near as might be to Mr. Garfield's ninety-nine cents. Here is his work:

Take a 1,000-pound steer costing 4¼ cents a pound live weight, or $42.50.

It will yield fifty-six per cent. in beef. We have then the following results:

Beef, 560 pounds at 6½ cents *		$36.40
Hide, 60 pounds at 10 cents		6.00
Butter tallow		2.00
Head and feet		.40
Cheek meat		.12
Tongue		.60
Liver		.10
Sweetbread		.10
Tail		.04
Tallow trimmings		.30
Blood		.10
Horns		.10
Fertilizer material and sundries		1.75
Total		$48.01
Deduct live-weight cost	$42.50	
Cost of killing	.50	
General expenses of plant, depreciation, etc.	1.25	
		44.25
Profit		$3.76

Mr. Cuthbert Powell, of Kansas City, to whom I have previously referred as an able and impartial authority on all these matters, makes the following estimate based on one year's records in a great Western packing-house:

Native steers on the hoof averaging 1,205 pounds and dressing fifty-eight per cent. in killing make, each, 700 pounds of clear meat. They sell in the Kansas City market for 4¾ cents a pound, at which the live-weight cost is $57.23.

Beef, 700 pounds at 7½ cents		$52.50
Hides (average value)		7.32
Fats (average value)		5.56
Offal (average value)		2.26
Total		$67.64
Deduct live-weight cost	$57.23	
Cost of killing	.50	
General expenses of plant	2.50	
		60.23
Profit		$7.41

Mr. Powell says:

"Applying the average profit of $7 41 on cattle, twenty cents on hogs, fifty cents on sheep and fifty cents on calves to the total number of head killed in a year by the 'combine' packing-houses gives a total profit of $47,727,412. **Figuring upon the total capitalization, undoubtedly heavily watered, of $110,500,000, we have forty-three per cent. profit on the stock.**"

Should any one inquire what becomes of these profits, the easy answer is found again in the intricate ramifications of corporation, firm and copartnership into which the system of the great business is carried. It is quite possible to find out the dividends paid by a public corporation; it is utterly impossible to tell what profits are made by the still, small copartnership that stands back of, owns and directs the public corporation.

One little fact that in itself demolishes Mr. Garfield's estimate of profit has been generally overlooked. It is this: To reach his total he piles up an expense account of about $8 on each head of cattle from the purchase alive to the disposal of the dressed beef carcass. This includes an exaggerated cost of killing and, what is more important, it includes the cost of transportation. Now, in these "books" of the packers, on which Mr. Garfield sets so much store, the cost of transportation must necessarily be figured at the regular and published tariff rates. No trace could be allowed to appear there of the enormous rebates granted by the railroads, for that would mean criminal prosecution for all concerned. Similarly no trace could appear of the vast amounts saved by underbilling and by wrong classification. When we reflect that one transportation company has been said to pay one packing-house $30,000 a month in rebates, and that underbilling is a great item, not only is Mr. Garfield's estimate worthless, but we can see at a glance how much value lies in any of his deductions from any of these "books."

Another side-light, quite as interesting, appears in the fact that to the expenses of the cattle business belong the ingenious extortions charged at the various stock yards, the terminal charges, "yardage" and feeding charges. But as all the stock-yards except those at Kansas City and Chicago are owned by the Trust (not through the corporations selected by Mr. Garfield but through individuals and copartnerships), we can gather more and more how much this foolish report has to do with the real Trust and its profits.

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* Low price. Mr. Poole is figuring on low grades so as to get as close as possible to Mr. Garfield's figures.

As a final and most significant indication of what these profits are and how carefully they are avoided here, I quote this from page 237 of the report:

"It would obviously be improper to consider the profits of all these highly elaborated manufacturing departments—even those profits derived strictly from articles of which the products of cattle are the raw material—as being the profits of the beef business. The production of commercial fertilizer as distinguished from crude fertilizer, of bone novelties, even of glue, and obviously of sandpaper, is no essential part of the packing industry."

And why not, if one may ask?

3. *As to the margin between the price of cattle and the price of dressed beef.*

The sole value of this curious observation lies in its probable effect on the public mind at a time when there is universal complaint about the retail price of meat. It is used to dissipate the belief that because cattle are worth less than they used to be worth, and meat costs more than it used to cost, therefore the packers' profits have increased. From the books of the Daylight Organization the report combats this belief. As these books represent the profits of Company No. 1, and reveal nothing of the real profits of the real combination, the remark is without significance. The real profits might be anything, and Mr. Garfield would not know it.

4. *As to profits on sales.*

On this I quote the whole disingenuous conclusion:

"Indirect evidence that the profits of the packers in their beef business are less than is frequently supposed may be drawn from the relation between the total profits of certain companies and the total amount of their sales, including hog and sheep products, and many others less important, as well as beef. Thus, for the year 1904, the sales of Swift & Co. slightly exceeded $200,000,000 and the profits of the company, according to its annual financial statement, were $3,850,000, including the profit on private cars, or about 1.9 per cent. of the volume of the business. During the three years 1902, 1903, and 1904, the profits of this company have in no case exceeded two per cent. of the sales.

"Again, the general financial statement of the Cudahy Packing Company shows for the year 1904, 660,000,000 pounds of products of all sorts shipped and sold from the packing-houses, and a profit, including that on car lines, of $927,969, or less than one-seventh of a cent per pound. The sales during the same year were $50,828,639, the profit representing thus 1.8 per cent. of the volume of business."

These statements have been used as if they meant that the total annual profits of all the packing-houses were only two per cent. on their capital invested. The two per cent. assertion in the report has reference only to the sales of the Daylight Organization; that is, to the sales of Company No. 1 to Company No. 2. **Mr. Powell has demonstrated that the real profit on sales (Daylight and Dark Lantern) is fifteen per cent., and that this profit is turned over every two to four weeks, or twelve to twenty-four times a year.**

5. *As to the profits of the private-car-line graft.*

The report says these are from fourteen to seventeen per cent.—and nothing else it says is more tiresome to those that know the facts and would fain treat seriously of a serious subject. The complete refutation of this absurd statement is quickly found in a document so easily accessible as a report of the Interstate Commerce Commission. There Mr. J. W. Midgley (who, if he had been asked, could have told Mr. Garfield the whole story of this gigantic robbery) has demonstrated from official records that the average mileage of the refrigerator-cars owned by the packing-houses is 135 miles a day.* Now the mileage rate is three-quarters of a cent a mile east of Chicago, one cent a mile west of Chicago as far as El Paso, Albuquerque and Ogden, and three-quarters of a cent the rest of the westward haul. Call it an average of eight-tenths of a cent a mile. At 135 miles a day that is $1.08 a day, or $394.20 a year. The railroads make most of the repairs on these cars and make them gratuitously. Charge off $30 a year for other repairs, six per cent. for deterioration and $4 a car for general expenses (see Interstate Commerce hearings), and you have $324.20 annual net profit for each car. The cars cost $650 to $700 each, and from mileage alone each pays for itself in a little over two years. As to the cost to build, Mr. Garfield can easily find a firm in Chicago that will undertake to furnish any number of them for $700 each, and will sublet the contract at that.

I know one of the refrigerator-car lines, now absorbed by the Trust, that used to declare forty per cent. annual dividends, and they were made from mileage.

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*Interstate Commerce Hearing, Private-Car Inquiry, page 8.

Indeed, all these profits represent nothing but mileage. Mr. Garfield, or the attorney that prepared his report, skilfully ducks the "icing-charge" swindle. He does not mention the fact that these cars, which earn their investment in two years, also run, 40,000 of them, to every corner of the country, extorting monstrous sums under the guise of "icing charges." He does not mention the fact that one of these cars in four trips from Humboldt, Tenn., to Chicago pays half its cost with only the "icing charges" it earns, to say nothing of the mileage. He avoids suggesting that the "icing charge" is a monstrous imposition, a heavy burden on producer and consumer, and a source of profit to the Trust estimated at $72,000 a day. But all this would seem to be indispensable to any fair consideration of the Beef Trust.

6. *Car mileage and beef prices.*

Calculations as to the effect of car mileage on beef prices to the consumer are all bosh. Whether the profit on car mileage is four cents a hundred pounds or four mills a million tons is not worth a moment's thought. The real point, over which this report skates with airy ease, is that **the privately owned car in the dressed-beef trade is merely a disguise for illegal railroad rebates,** that it was designed for that purpose and none other, that it is and was merely a way to cover lawbreaking, and that the breaking of the law at which it connived enabled the Trust to be formed, competitors to be crushed, and the people to be robbed. The private refrigerator-car meant $15 rebate on every car-load of beef shipped from Chicago to New York. The houses in the combination got that rebate; their competitors did not get it, and that ended the competitors. If we are to have government reports we might as well have them tell the truth.

7. *As to overcapitalization.*

Nobody knows what is the real capitalization of the real Trust. Copartnerships are not obliged to make reports about capital nor to open their books. Mr. Garfield means that of the hundred concerns engaged in this combination the six that were chosen for his edification are not overcapitalized. What is overcapitalization? I know a railroad stocked and bonded at $64,000 a mile and worth $16,000, and all its officers and directors solemnly declare that it is not overcapitalized. According to the familiar corporation ethics, nothing is overcapitalized that pays good and regular dividends. At best overcapitalization is a merely relative term. But if Mr. Garfield means the issuing of unnecessary stock, or of stock not founded on actual property, I can find plenty of that for him in some of these companies. Our old friend, the C. F. T. (California Fruit Transportation), which, it will be remembered, was taken over by the Swift interests without the expenditure of a cent, was absorbed into the corporation of Swift & Co. at $10,000,000, and if Mr. Garfield had read the appendix to his own report he would have seen abundant evidence that this is by no means an arid region; there is plenty of irrigation.* But all these things are very idle. Mr. Garfield, at the most, is dealing with a small and unimportant part of the real combination, he is dealing with only the public corporations of the Daylight Organization, and about the capital actually employed, as about its use, distribution and profits, there is not a trace of information in his report.

8. *As to complaints.*

I quote these amazing statements from the report:

"If the cattle raiser can get his animals killed and delivered to the consumer at not much more than $1 per head over and above the actual operating expenses, he apparently has little reason to complain." Page 268.

"If the consumer has to pay to the packer not over one-fourth of a cent per pound for dressed beef over and above the actual operating expenses, he has also comparatively little reason to complain." Page 269.

There are two plain conclusions to be drawn from this. The millions of farmers and stock raisers, and the ruined bankers, shippers and producers that for the last two years have been bitterly complaining, are merely crazy, and the great body of consumers that is groaning under the increased cost of meat, are all lunatics. Cattle are cheaper, meat is dearer, and neither cattle raiser nor consumer has any reason to complain!

The true nature and purpose of these remarks may be gleaned handily by comparing the sweet emollients thus offered with the following statement from page xxiii of the "Summary" that introduces the report:

"On the other hand, these concerns slaughter nearly 98 per cent. of all the cattle killed in the eight leading Western packing-centers, namely, Chicago, Kansas City, South Omaha, East St. Louis, South St. Joseph, Fort Worth, Sioux City and South St. Paul. Their proportion of the beef cattle purchased in these eight markets is somewhat similar, because, especially at Chicago, a considerable number of cattle are bought by other concerns for shipment alive to Eastern points and to Europe, where they are slaughtered."

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* See particularly in the appendix the list of subsidiary companies and their capital.

That certainly sweeps the deck so far as the complaints of the cattle raisers are concerned. If 98 per cent. of the cattle slaughtered in these places are slaughtered by the Big Six, then so far as these places are concerned the Big Six constitute the market there, and as these places are the only points to which the cattle raisers in the vast area of the West, Southwest and Northwest can ship their cattle, this amounts to a confession that the complaint of the cattlemen is perfectly true, and their market is absolutely in the hands of these firms. The gentleman that wrote the "Summary" should have read the rest of the report. He could have gained from it much information likely to restrain his flowing pen within the limits of a useful consistency.

But at best I do not know what place comments like these may have in a government report. I do not know what business it may be of the Commissioner of Corporations to defend any combination of capital from the complaints of the public. I call attention to the fact that, while Mr. Garfield is playing the attorney for the Beef Trust, he has utterly neglected these essential points in the subject he was sent to investigate:

The National Packing Company demonstrates the existence of a controlling combination in the Beef Industry;

Competition in the buying market has been destroyed;

Competition in the selling market has been destroyed;

Cattle are cheaper;

Meat is dearer.

And with these most certain, most obvious, most undeniable conditions, this astonishing report does not deal at all.

Surely this is a most extraordinary document to be issued from an office of the national government. Have we heard before of a government department thus palpably and openly seeking to defend a lawless combination, and misstating, coloring and distorting the facts about it? Or have we ever before had advice from a government bureau to consumers not to complain of the prices they pay, and to producers not to complain of the prices they get? How does it happen that this defense is issued just at the time when it is most needed for the packing interests? And how does it happen that the document has this peculiar aspect of the astute legal mind making a difficult argument, this airy skimming of dangerous facts, this agile turning of hard corners, doubling and twisting in and out among the air-holes?

The story of "The Greatest Trust in the World" will be continued in the July number.

The Constrictor

By LLOYD MIFFLIN

THERE is a monster of gigantic size
  Wrapping its spirals round us. We, its prey,
  Lie careless in its coils, with no dismay,
  No apprehension, loathing nor surprise.
The tensive clutch, the sinister, filmy eyes
  Suggestive of its secret power to slay,
  The blood upon its fangs from yesterday,
  These rouse in us not even a weak surmise!
But we caress the beast, and give it scope
  To tighten further still its deadly grasp,
  All heedless of the dangers that portend:
Nation beloved! that woos the reptile's clasp—
  Recreant to Freedom, nursed on groundless hope—
  The coward's death awaits you at the end!

Under the Spreading Chestnut Tree

EDITOR'S NOTE.—If it be true that a good wine needs no bush, a good play no epilogue it should follow that a good tale needs no explanation. But if we are to have the best tales, the brightest anecdotes, the keenest humor, our readers must come to our assistance, for the pert stories, the most brilliant retorts are those which actually happened and not those worked out by professional humorists for the market. We want this kind of stories, and despite the catholicity suggested by the heading, the newest ones. We will pay for them, not so much with the idea of reimbursing those who send them as to show our appreciation of their interest in helping us to add a little cheer and brightness to every-day living.

HE was an exceeding fine type of what is called the old-school clergyman, with a deep-seated conviction of the value of what he had to say and no earthly conception of the value of time. He had been preaching for upward of two hours when he sidled up to what his congregation hopefully thought was meant for a peroration. But their expectations were dashed when he went on:

"And, now, brethren, having assigned the major Hebrew prophets to their relative places in sacred history, we will now proceed to discuss the minor prophets."

Which same he did with earnest emphasis for an hour and a half before he slowed down, and again congregational hope arose, though weakly. The preacher paused, drew a long breath, and proceeded:

"And now, brethren, having assigned both the major and minor Hebrew prophets to their logical positions in sacred history, what place, I ask you, shall we give to Malachi?"

At this point a weary but polite stranger arose in a back pew, and placing his right hand on his shirt-bosom, bowed profoundly.

"Malachi," he said with a Chesterfieldian air, "Malachi may have my place. I am going home."

* * *

A well-known New York publisher has the entrance to his private office guarded by one of his editors, a small man, who, as the day wears on, sinks down in a little heap in his high-backed chair under the weight of the manuscripts he has to read. The publisher was exceedingly proud of his friendship with the late Thomas Brackett Reed, who usually called when he was in New York. One day the huge form of the Speaker of the House of Representatives loomed up before the little editor, with the evident intent of bearing down upon the private office.

"Back!" shouted the little editor, waving a slender arm with much vigor. "Back! Go back to the offith and thend in your card."

Mr. Reed paused, inclined his head to view the obstacle that opposed his progress, and smiled. Then he ponderously turned on his heel and did as he was directed. Of course the publisher bustled out personally to conduct the great man into the private office. When his visitor had departed the publisher came forth in a rage. The little editor shriveled before him as he began:

"You confounded idiot, what do you mean by holding up Tom Reed in this fashion? Don't you know he is one of my oldest friends? Don't you know he's at perfect liberty to walk into my office at any time without so much as knocking?"

"Yeth," admitted the little editor feebly.

"You do! Then what do you mean by holding him up and subjecting him to such discourtesy?"

"I thought he wath Dr. John Hall."

"Dr. John Hall!" exclaimed the exasperated publisher. "Dr. John Hall! Don't you know that Dr. John Hall is dead?"

"Yeth," returned the little editor with earnest sincerity. "That'th what bothered me."

* * *

A tale is told of a Kansas minister, a great precisionist in the use of words, whose exactness sometimes destroyed the force of what he was saying. On one occasion, in the course of an eloquent prayer, he pleaded:

"O Lord! waken thy cause in the hearts of this congregation and give them new eyes to see and new impulse to do. Send down Thy lev-er or lee-ver, according to Webster's or Worcester's dictionary, whichever Thou usest, and pry them into activity."

* * *

Beerbohm Tree, the English actor, is a man of curious poses. One day he came out of His Majesty's Theater in London, of which he is the lessee and manager, and entered a cab.

"Home," he said to the driver, a strange man who did not know him.

The cabby, fearful of losing his fare, started his horse and cudgeled his brains to recall his passenger's identity, but failed. With a hasty glance about to make sure no disengaged cab was in sight, he ventured an inquiry about their destination.

"Home," repeated Mr. Tree, in a tone eloquent of his disgust for the ignorance and stupidity of cabmen.

"Beg pardon, sir, but I don't know where your home is, sir. Would you mind giving me the street and number, sir?"

"Why should I tell a perfect stranger where my beautiful home is?" responded Mr. Tree with reproachful protest; and with that he settled comfortably back in the cushions.

* * *

In a biography of Sir Herbert Oakley is told an anecdote showing Rubinstein's disinclination to talk. The incident happened in the smoking-room of a Glasgow hotel in 1877, when the great pianist was making a Scottish tour. After waiting vainly for half an hour for the great man to direct the conversation, Rubinstein's companion asked:

"Do you like Wagner?"

"He is not goot," responded the pianist succinctly.

Abashed, the other waited another half-hour before daring to break the silence.

"How about Beethoven?"

"He is goot!"

Nearly an hour dragged along after this venturesome inquiry, and then the Scotchman, in desperation, said:

"I must be going to bed now!"

"Ton't go," said Rubinstein with evident sincerity, "I have so much enjoyed your gonversation!"

* * *

A writer whose mind was occupied with a knotty problem left the Lotos Club in New York to drive through Central Park in the hope that the open air would clear the cobwebs from his brain.

"Up-town," he said to the cabby.

The driver headed northward for four miles, until he reached the Harlem River. Then he thought it time to make inquiries.

"Beg pardon, sir," he said to his fare, "what street do you want?"

"What streets have you?" asked the writer absently.

* * *

Lord Beaconsfield had a caustic, epigrammatic wit with which he delighted to flay his opponents. Perhaps his brightest fling was at the wife of his bitterest political foe. Mrs. Gladstone passed the Prime Minister one day and he cast a glance at her over his shoulder from his pop eyes, saying:

"There goes a woman without one redeeming fault."

THE PLAYERS

THE eleemosynary spirit of morality in the modern drama is a strange development with the most extravagant manifestations. Especially is it marked in those plays with an historical foundation, presenting footlight reincarnations. Playwrights have become self-constituted agents for the rehabilitation of character, boldly loading their stage puppets with virtues until backs are like to break under unaccustomed burdens. Both they and the managers believe devoutly that "the wicked flee when no man pursueth," and unless many men, and women too, pursue a play with good honest dollars in their hands, it must be, by their reasoning, a bad play. If the distinguished folk of other ages should see their stage prototypes, they could never recognize them, so radical are the liberties taken by the modern dramatists in their airy audacity.

Photograph by Hall, New York.

MARY MANNERING AS *NANCY STAIR.*

SUPPORTED BY ROBERT LORRAINE, FRANCIS CARLYLE, CLARENCE HANDYSIDES AND STANLEY DARK.

Jane Shore is the latest personage plucked out of her historical place to be tossed into the latter-day dramatic crucible, for transmutation into as beauteously a noble and self-sacrificing creature as ever preyed upon the weakness of men. While the annals of her time have much to say about the dramatic and even tragic incidents in the life of Jane Shore, the London shopkeeper's daughter who married a jeweler and became the mistress of King Edward IV., they are singularly silent about her virtues. She changed lovers with as much unconcern as she changed her gowns, and even the wicked Richard III.,

Photograph by Hall, New York.

BEVERLEY SITGREAVES, JOHN COPE, AND WILFRED LUCAS IN "THE HEIR TO THE HOORAH."

after beheading one of her lovers, locked her up in the Tower for her scandalous intrigues, albeit his course was due partly to the fact that, when he was Duke of Gloucester, he was not among the favored ones. Yet, in the play of "The Lady Shore," she is made so good that her virtue seems to hurt her, and all of her suffering is due to her fidelity to her kingly lover, and to her profound goodness.

It is no doubt true that if Jane Shore were placed on the stage with careful consideration for historical accuracy, few persons would care to see the play. For some reason, we want to see virtue even if we have it not, or perhaps it would be nearer the truth to say that we like to assume it vicariously. We do not want our stage characters to be too good, however; they must display weaknesses, preferably noble weaknesses, that establish a sympathetic bond of understanding. Time was when the villain was as black as the fiends of darkness, and the heroine as pure and perfect as the angels of heaven. But fashion in morals has changed; an abounding charity requires the pliant playwright to apply liberal daubs of whitewash to the wicked one, while a corresponding resentment against close association with human perfection has resulted in permitting the heroine to enjoy not unfamiliar weaknesses.

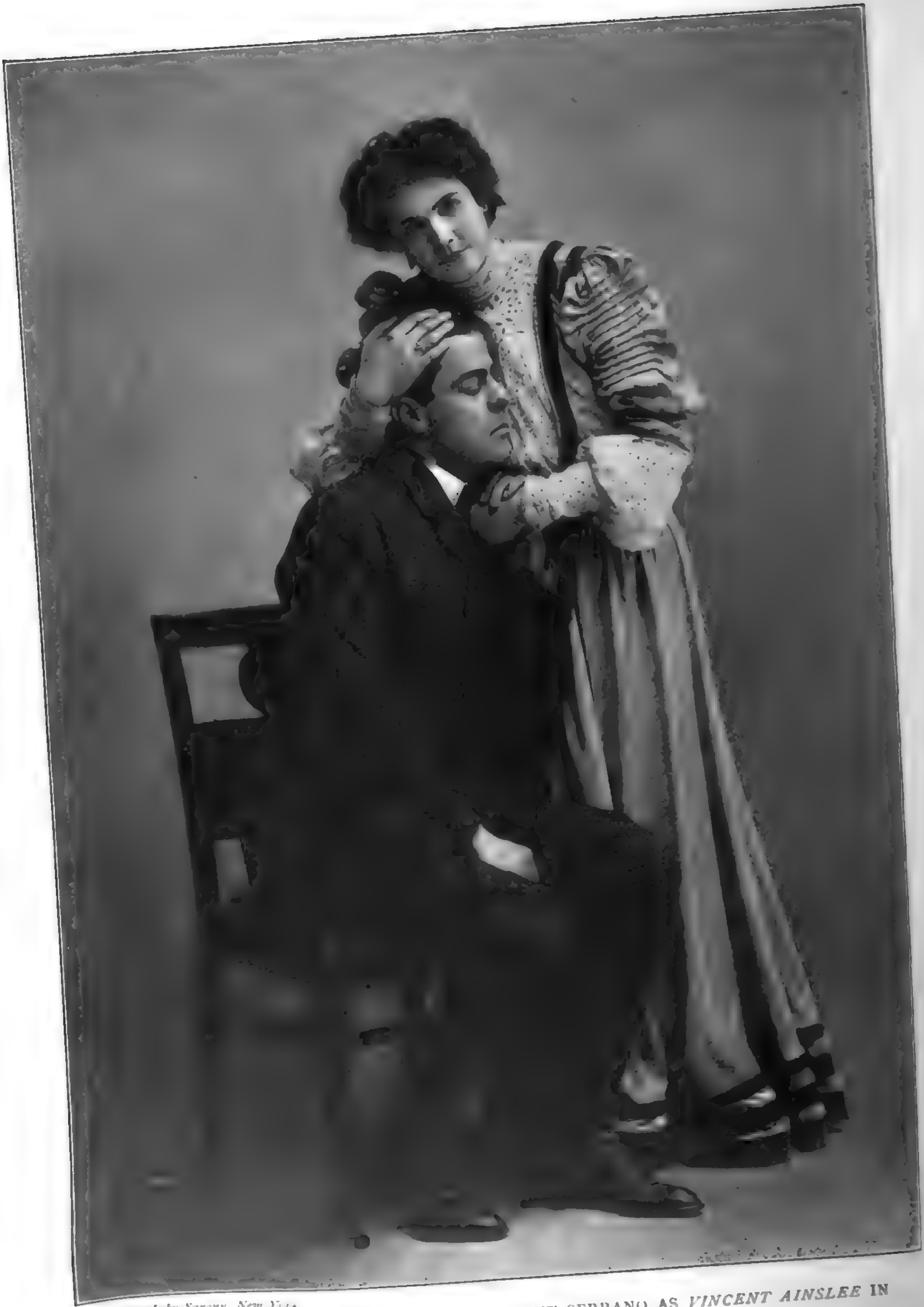
It seems to be true that if the chief character can not win sympathetic interest at the very start, the play can not hope for popular success. We want to feel that the limelighted person has most of the virtues we should have if we had time to cultivate them, to do what we should

Photograph by Bushnell, San Francisco.

FRANK MACVICARS AS *MORDECAI* IN ELLA WHEELER WILCOX'S BIBLICAL PLAY, "MIZPAH."

Photograph by Otto Sarony Co., New York.

AMELIA BINGHAM AS *MADEMOISELLE MARNI* IN THE PLAY OF THAT NAME.



Photograph by Sarony, New York

FAY DAVIS AS *MABEL AINSLEE* AND VINCENT SERRANO AS *VINCENT AINSLEE* IN "MRS. LEFFINGWELL'S BOOTS" do if the affairs at the office were not so exacting, if Mary did not make such a row about the children or the servants, if William was not so exasperating, and if the cook wouldn't leave just before a dinner party. It is this universal hypocrisy that makes brilliant men like Pinero rebel at times and flagrantly flaunt his audiences in his plays. Please remember, however, that Pinero became rich by carefully bowing to public taste, before he became radical.

Photograph by Sarony, New York.

MARIAN LORNE AS *DOROTHY* IN "MRS. TEMPLE'S TELEGRAM."

Photograph by Coover, Chicago.

KATIE BARRY AS *JESSIE* IN "FANTANA."

If Jane Shore had been as good in life as she is on the stage, she must have died of inanition, because there was hardly enough virtue in all England to nourish her. Perhaps this excess is due to the fact that "The Lady Shore" is a feminine product, and that the same spirit which led certain earnest women to revise the Bible, in altruistic desire to right the wrongs of the sex in accepted versions, may have dominated Mrs. Vance Thompson and Lena R. Smith in writing "The Lady Shore." The latter is the wife of Harry B. Smith, who is responsible for an incredible number of musical plays out of which he has made a fortune, while the former is the wife of a well-known magazine writer.

"The Lady Shore" just misses being a powerful play, for it is not lacking in strong situations and climaxes. The trouble is that it does not ring true. There is too much straining for effect; the agony is spread out until there is a grotesque sense of exaggeration. It belongs to the class known as "actor's plays," because it gives the star such abundant opportunity to display all kinds of emotion. Virginia Harned, as *Lady Jane Shore*, neglects

Photograph by Windeatt, Chicago.

IGNACIO MARTINETTI AS *ALAN* IN "BABES IN TOYLAND."

no chances, and never before has she shown such emotional power. Robert Lorraine made a strikingly handsome and most modern *Edward IV.*, which he played exactly as he did *Danvers Macgregor* in "Nancy Stair." He is a young Englishman, distinguished chiefly for his masculine beauty, especially as the possessor of as fine a pair of legs as ever strutted across the stage—and as the first husband of Julie Opp. He came to this country several seasons ago and has won much popularity. His elocution is marred by an irritating explosiveness that is most distracting at times. It fell to John Blair to play *Richard, Duke of Gloucester*, and he succeeded in a highly difficult portrayal, for the *Richard* of "The Lady Shore" is not the *Richard III.* of Shakespeare, and it required the finest skill, the nicest discretion, to sustain the part. In the beginning most people found Mr. Blair's *Richard* repellent, but as the play progressed, the subtle, sinister, repressed power of the man fascinated, and then came a realization that this was precisely the effect he sought. As a production "The Lady Shore" was sumptuously magnificent, and the market-place scene, when the stage was crowded with people, was the most effective of all.

"Mademoiselle Marni," which Amelia Bingham produced with a lavish prodigality, undeserved by such an artificial hodgepodge, is another illustration of an "actor's play." It gives the star abundant opportunity; but, even with Miss Bingham doing the best work of her career, and with a strong cast, including Frederic de Belleville, Frazer Coulter, Max Freeman, and others, the drama was a

Photograph by The Benedict Studios, New York.

LUCY CABEEN AS *BERTHA TYSON* IN "THE COLLEGE WIDOW."

Photograph by Otto Sarony Co., New York.

KATE RORKE, WHO, AS LEADING WOMAN FOR FORBES ROBERTSON, PLAYED *LADY GAUDMINSTER* IN "LOVE AND THE MAN" sad affair, owing to its fundamental weakness. Its strongest situation presents the revolting spectacle of a man making love to his own daughter. There is no more sincere or earnest woman on the stage than Miss Bingham, and none who works harder, for she takes upon her fine shoulders the whole burden of management, even to the producing of plays, as well as the details of business. Moreover, she is a kindly, generous, womanly woman. But neither hard work nor goodness of heart weighs in the balance against a bad play, and Miss Bingham has had abominable luck since her first great stellar success in "The Climbers." "Mademoiselle Marni" was written by Henri Dumay when he was professor of French Literature in the University of St. Louis ten years ago, and it had gone begging ever since then until Miss Bingham accepted it. For several years Mr. Dumay acted as Paris correspondent for New York newspapers, and his play seems in harmony with his journalistic work.

When a modern playwright dares to offer a comedy of the early seventeenth century, as does Stanislaus Stange in "The School for Husbands," he courts comparison with Wycherley, "the coarsest writer that ever polluted the stage," as Taine characterizes him, with "the sparkling dialogue and raillery of Congreve, the frank nature and animation of Vanbrugh, the manifold inventions of Farquhar," who presented contemporary life, distinguished chiefly for its utter lack of morals, in comedies that founded the classical school. Mr. Stange has really evolved a modern play which he has set back two hundred years, inasmuch as he worked out lively and even

Photograph by C. M. Hayes & Co., Detroit

MARIE WELSH IN "THE PRINCE OF PILSEN."

MARCELLINE, THE FAMOUS CLOWN FROM THE LONDON HIPPODROME, AND FRANK OAKLEY, KNOWN AS "SLIVERS," IN THE NEW YORK HIPPODROME.

strong climaxes—the third act is remarkably exciting and interesting—and he carefully avoided any suggestion of the rampant spirit of the period. The comedy abounds in bright and, at times, brilliant lines, and on the whole is highly entertaining.

Alice Fisher is the star, and she plays a rôle that suggests *Katherine* in "The Taming of the Shrew," with that abounding vitality, that robust humor, that natural effervescence, which make her work a delight. It is by far the best vehicle she has had, and miles removed from "Piff! Paff! Pouf!" in which she had been appearing for nearly a year. Joseph Kilgour, who was so excellent as *George Washington* in "Captain Barrington," and used to be a society man in Chicago before he went on the stage to be lavishly admired because of his pulchritude, played the husband who is schooled very well indeed; but it remained for Jameson Lee Finney, that marvelously clever character actor, to give the true early eighteenth-century atmosphere by his portrayal of the beau. Arthur Forrest, who was Minnie Maddern's leading man years ago, before she dreamed of becoming Mrs. Fiske, and when she played "Caprice" and "In Spite of All," (he has played an incredible number of parts—last season he had a particularly strong one with Richard Mansfield in "Ivan the Terrible") was most picturesque and highly effective as the Indian prince. The comedy is beautifully mounted and rich in costuming, albeit the men of to-day do not appear to the best advantage in the fashion that then prevailed.

The heir of the house of Hackett having thriven wonderfully well, his fond mamma, Mary Mannering, who of course retains her maiden name—it isn't her maiden name but one given her by Daniel Frohman when he brought her from a provincial theatre in England to the old Lyceum Stock Company—Mary Mannering was ready to return to the footlights before her manager, Frank McKee, had anticipated, and he had no play ready for her. Someone called his attention to Elinor McCartney Lane's novel, "Nancy Stair." He read it over-night and the next day he directed Paul Potter to dramatize it at once. To the man who, in twelve days, transformed "Trilby" into a play that has netted him upwards of a quarter of a million of dollars, this was no great task, and the drama was finished in two weeks. As a play, "Nancy Stair" is a lively affair, crowded with incidents and climaxes in a beautifully artistic setting; but incidents and cliamxes do not have much bearing on the story, which isn't always clear. In fact, it is a good deal of a muddle. In the novel, *Robert Burns*, the poet, appears incidentally; but in the play he is made one of the chief characters, being lugged in by the ears and compelled to pose and recite his own verses in the most magniloquent fashion.

Sad to relate, T. Daniel Frawley, who played the part, presented it most disappointingly; this was something of a shock, for New York was prepared to expect great things of him. His accent was Irish rather than Scotch, and in one act he insisted upon wearing a green coat. It was something like a dozen years ago that a large part of New York was talking about Mr. Frawley because of his brilliant work in "The Senator" with William H. Crane. Soon after that he went to the Pacific coast, where he organized a stock company, with himself as both star and manager, that presented New York successes so admirably that he won both fame and fortune. Players regarded it as a distinction to have been a member of the organization. A year or so ago he started on a tour of the world, going from San Francisco to the Philippines and Australia, and visiting India and Africa, reaching New York by that roundabout way only to tarnish his reputation as an actor by his performance of *Robert Burns*.

Mary Mannering was charming as *Nancy Stair*, especially in the lighter scenes, and if she did not move her audiences in the emotional ones, she at least proved that she has gained greater strength. She looked lovelier than ever in the quaint gowns. The cast was a very capable one—with Edward Mackay, who succeeded Robert Lorraine, Francis Carlyle, Clarence Handysides, and other well-known players, including Frank Losee, who was so excellent as *Lord President Carew* that one marveled that he could have been so bad as *Ufland*, the hunter, in "When We Dead Awake." Mr. Losee was one of the famous players of *Simon Legree* parts, and the memory of that seems to cling to him, whether in his own mind or that of the public, to his disadvantage at times.

As first produced, the Scotch ballads, beautifully sung by Stanley Hawkins, assisted by a male chorus, were really the most enjoyable parts of the play; but these were eliminated because certain critics thought they didn't belong, which shows that the critics and the public are sometimes not of a mind.

It seemed to me they gave more atmosphere to the comedy than the costumes and the dialect, which varied amazingly with different players.

Ellis Jeffreys, with the prestige of great London success to pave her way in America, made her first appearance in this country in "The Prince Consort," and commanded a following from the very start. She is a skilful actress of experience, and altogether delightful in her delicate handling of lighter scenes; but her great charm is in her personality. She is of the "divinely tall and most divinely fair" type, with a face so attractive that one isn't sure whether she is beautiful or not. She is so thoroughly the gentlewoman, she seems so much at home in the very best society, even that of a court, that one feels it something of a distinction to be in her presence. And she has the most wonderful gowns!

"The Prince Consort" is a dainty little comedy of a mythical kingdom, the plot turning upon the resentment of a young husband who is his wife's subject. He rebels against being a lay-figure. Much of the humor missed fire because we do not know much about court life and the fine points of its etiquette are lost upon us. The comedy was very well acted, with Ben Webster, whose family has been famous on the English stage for generations, as *Prince Cyril*, Henry E. Dixey, W. H. Thompson, the clever and droll Kate Phillips, and others in the cast.

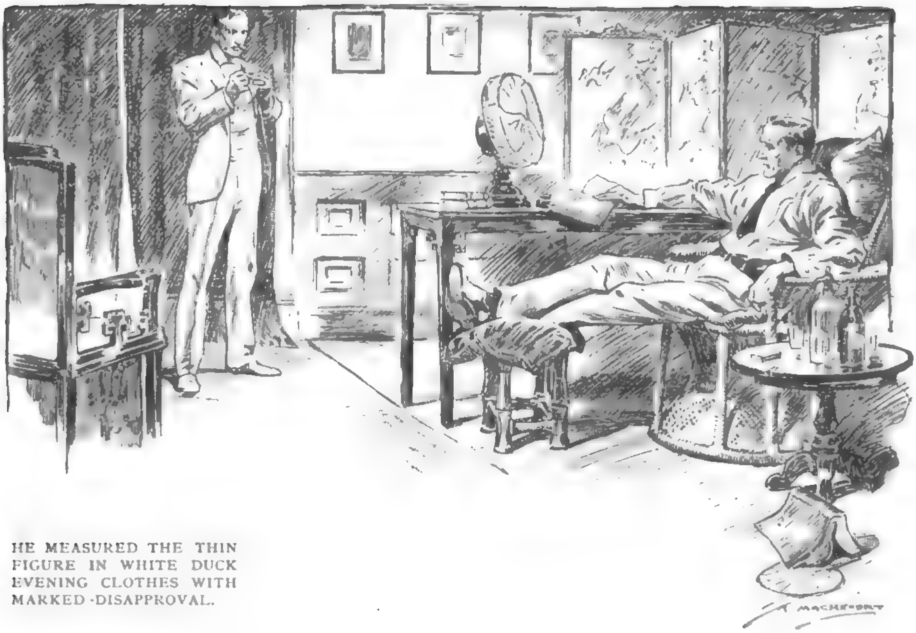
Later, most of these players appeared in the revival of "London Assurance," the famous comedy by Dion Boucicault, written when he was nineteen, and produced more than sixty years ago. It seems very old-fashioned with its asides and the worn-out expedient of having conversations overheard and other devices; but the brilliant character drawing, the delightful wit, appeal as much as ever. It seemed to me that the honors went to Eben Plympton, that fine actor of long experience, as *Sir Harcourt Courtley*, the vain old beau and lady-killer. His make-up, his manner, his elocution, were admirable, and through his weaknesses, his satisfaction in his conquests, shone the unmistakable fact that, after all, he was a gentleman. W. H. Thompson was truly admirable as the bluff, horse-loving squire, *Max Harkaway*, while Joseph Wheelock, Jr., gave a touch of pathos to *Dolly Spanker* that made his drollness more effective.

Of course Miss Jeffreys was the *Lady Gay Spanker*, and that same charm which characterized her as *Queen Sonia* gave distinction to her performance. But I don't think her greatest admirer would consider her an ideal *Lady Gay*. I always thought that Rose Coghlan played it better than any one else I had ever seen. The star's husband, Herbert Sleath, played *Cool*, the valet, and did it so admirably that it stood out in the strong cast. Mr. Sleath enjoys the distinction of being the richest actor in the world. His wealth is measured by millions and by several of them.

Mr. Sleath was in the cast with Murray Carson in "The Trifler," which was presented for three nights in New York. It was written by Mr. Carson, who is the author of "Rosemary" and "Change Alley," charming comedies which had much success on both sides of the Atlantic. Mr. Carson was also in the cast of "London Assurance," as *Medler*, and proved that he is really a very fine actor. Henry E. Dixey, who was to play *Dazzle*, a part which he should play better than any one else in this country, threw aside his opportunity, and the rôle went to James Neill. As *Grace Harkaway*, Ida Conquest was seen to better advantage than in anything else she has ever played.

After many months, the little Madison Square Theatre was reopened with one of those lively, sprightly, entertaining farces which have been so long identified with it. "Mrs. Temple's Telegram" enjoyed a genuine success. Miss Marian Lorne, who plays the part of *Dorothy*, is from Rockford, Ill., and proved that she has talent as well as beauty. This is her first season on the stage.

The very biggest thing in entertainment in the world, the New York Hippodrome, is open, to amaze those who see the performance. The auditorium seats 5,400 persons —more than any other theater in the world. The space devoted to the stage is correspondingly large. In front of the enormous proscenium-arch is a stage large enough for two circus rings, and this may be depressed, leaving a great tank of water. Circus acts, vaudeville, and opera began the program, which ended with "Andersonville," a melodrama in which some 200 horses were employed; of these some sixteen plunge into the tank in the midst of a great fight. It drove people quite wild with enthusiasm. No description can give an adequate idea of the tremendous scale upon which everything is conducted.



HE MEASURED THE THIN FIGURE IN WHITE DUCK EVENING CLOTHES WITH MARKED DISAPPROVAL.

Blanding—Bad Man

By **GEORGE BRONSON-HOWARD**

Illustrations by Adrien Machefert

I

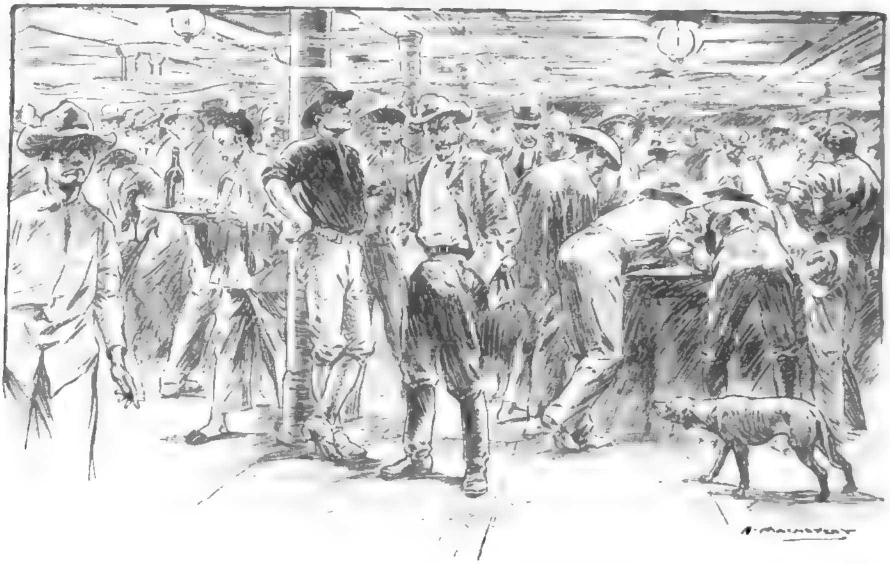
OVER Sampaloc way, where Japanese smile paintedly behind gilded screens and lacquered fans; where men of reputation ride in closed *quelises;* and where argus-eyed agents of the Great and Good Civil Government keep watch on the comings and goings of those handling the Insular money, stood the *casa* of one Blanding, to whom had been attached a nom de guerre consisting of a disqualifying adjective and a noun—"malo hombre"—the Spanish equivalent for "bad man," and the American for "a good one to let alone."

Blanding came to the Philippines, during the early days, as a private in the First California. Those were the times when untrained "rookies" chased the ladrones of the great Emilio over rice-paddies and into the hills of Cavite province, and were, consequently, the days when even privates had chances for independent action and promotion. Blanding had been made an officer for doing the right thing at the right moment; and, immediately on receipt of his commission, had resigned from the army. He could not have done this as an enlisted man, and it was for the privilege of resignation alone that he appreciated the honor thrust upon him.

He went back to Manila and looked about him. The Escolta was thronged with men anxious to spend a maximum amount of money in a minimum amount of time; for the sale of loot had put much money into the hands of enlisted men who knew not the ways and usages of the possessors of wealth; consequently the saloon-keepers waxed wealthy and powerful in Yntramuras and its environs.

Blanding noticed all this on his return; and he bought the house in Sampaloc. In Haiphong and Tongking, just across in China, there are many Frenchmen, and consequently roulette, vingt-et-un, rouge-et-noir, and other games of the same sort are played. Blanding procured the implements for roulette, also two croupiers from Haiphong. The faro "lay-out" came from his own skilled hands and those of Vernon Hartley. Hartley was young and had a remittance from his father, contingent on his staying away from Sussex. He had heretofore lived in Hongkong and gambled away most of the remittance there. Blanding gave him a chance to gamble and to win.

So Blanding waxed wealthy in the land of dhobie-dreams; and so he grew to be cordially hated for those two long rooms—hated by men who after spending many a year under the blistering sun of the tropics, enfeebled with dengue and tormented with dhobie, in the endeavor to accumulate enough "Mex" to return to "God's Country," dropped that same "Mex" at the decree of the little clicking ball of Misfortune, and went out into the tepid night, facing as many years more of torment, with "God's Country" as far away as ever. Many men cursed Blanding when they should have sworn at their own folly, while many women waiting over-seas for the men who cursed, would have called upon God to punish Blanding had they known.



HE GREW TO BE CORDIALLY HATED FOR THOSE TWO LONG ROOMS.

II

Midnight and meditation: Blanding was in his "study," just above the red room, where, most appropriately, one played rouge-et-noir and lost. Blanding had not seen any one lose that night, however, for he had not been in any of the money-coining apartments of his house. He had just returned from out San Miguel way, and was now reading Balzac with a keen appreciation denoted by wrinkled brows, lolling back in an easy chair, an electric fan warding off the intense heat of a still night. A bottle of Scotch, a siphon, and a box of cigarettes stood on a little table near to his hand.

No other writer had the power to hold Blanding as the great Honoré. When Blanding was in the state of semi-unconsciousness to the outside world resulting from such perusal, Vernon Hartley seldom disturbed him; therefore, when the former was brought to a realization that the latter stood near by, he measured the thin figure in white-duck evening clothes and perspiration-soaked boiled shirt with marked disapproval.

"Well?" he wished to know as he reached for the Scotch and laid the book he had been reading, face up, on the table.

Hartley rolled a cigarette and lit it.

"Bad case down-stairs," he commented briefly.

"Well?" This was a nightly occurrence at Blanding's. "Loco?"

"Pretty awful," returned Hartley. "No—not loco yet. Rather fancy it's not far off though."

"All gone?" Hartley nodded affirmation. "How much?"

"All in all, so far as I can figure out, he's been here six nights running. Each night he's limited himself to five thousand to lose—"

"Mex?"

"No—gold. He's been full to the brim with new Conant hundreds—the bull variety. Six times five is thirty thou—six thousand quid—my word!"

"And he's lost that much, eh?" Blanding's tone was slightly interested. "That's either a case of infernal bad luck—or—" Blanding eyed Hartley.

The assistant smiled rather apologetically. "The wheel's out of sorts—it's the second table, you know. They all lose there. Most of them go to the others where the luck's better. This man didn't. He stuck to the second."

Blanding reached for a cigar and bit the end off crisply with his sharp white teeth.

"You look after that wheel, Vernie," he said. "We can't afford to have the roulette get a bad name. It's worth too much to us——"

"But when a fool comes—and thirty thousand dollars—gold. Eh—what?"

"You fix that wheel, Vernie," repeated Blanding woodenly. He lighted the cigar and his eye, wandering back to Balzac, gave Hartley a quick glance which approximated irritation.

"That's all," he finished, stretching out his hand for "Père Goriot." "That's all, Vernie."

"No it's not," retorted Hartley sharply. "It's not all by a lot. The man's lost his pile—and he still wants to play. Thinks he'll win back what he's lost and all that kind of foolish rot. He's been in Benguet for two years, prospecting for copper. Been living out in the wilderness—hadn't seen a white face more than four or five times during the whole period. He raked up this thirty thousand by damned hard work—and he raked it up to go back to the States with and marry some girl he's been engaged to a long while. Now he's lost that coin. He's a decent sort of a chap—but he's backing the ropes now and, by God, he's dangerous—mark my words, Hector, he's dangerous!"

"Wants to play—has no cash." Blanding's eyes raked his confrère during the short silence that followed the Britisher's explosion of words. There was a bite in each one of the six monosyllables that Blanding ripped out. "Then—since you're so compassionate to-night—or afraid—advance it to him."

"I haven't a cent out of bank," Hartley returned, rolling and lighting another cigarette. "I told him so. He asked me for something on this. I told him I'd show it to some one who had money—meaning you."

Hartley took from his pocket an object which glittered yellowishly in the light of the electric lamps.

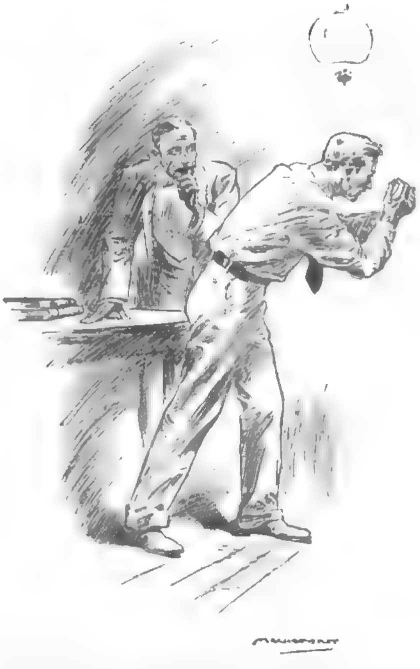
"It's a seal-ring," he commented, looking at it. "He hated like the devil to part with it. It should be worth——"

Blanding reached out his hand for the object, cutting short Hartley's valuation. He examined it idly for a moment.

What followed surprised Hartley as much as anything that had ever happened in his sight, for Blanding, with a queer cry, almost animal-like, sprang to his feet and held the ring close under the lamp. He manipulated it, pressing and pushing, and, following his actions, the flat seal sprang back like a little door.

Hartley drew closer and saw, looking out from beneath the seal, a tiny photograph, daintily colored, of a girl—the kind that for some unexplained reason appeals to strong men—a willowy maid, with blond hair, blue eyes, and an air of unsophistication.

"She—gave—it—to—him?" The words



BLANDING SPRANG TO HIS FEET AND HELD THE RING UNDER THE LAMP.

were choked out. "She—gave—it—to—*him*—" Blanding's face had lost its stolid look and was working with emotion. Hartley stared curiously. It was something to have seen Blanding in this state.

For some time neither spoke. Then Blanding turned to the other. His eyes were again cold and his face as sinister as usual.

"He wanted an advance—on this?" Blanding indicated the bauble. Hartley nodded.

Blanding slipped the ring into his trousers-pocket. Then he drew on his white-drill blouse and buttoned the military collar at the neck.

"I'm going down-stairs, Vernie," he announced. "Just point that fellow out to me. I'll have a chat with him."

III

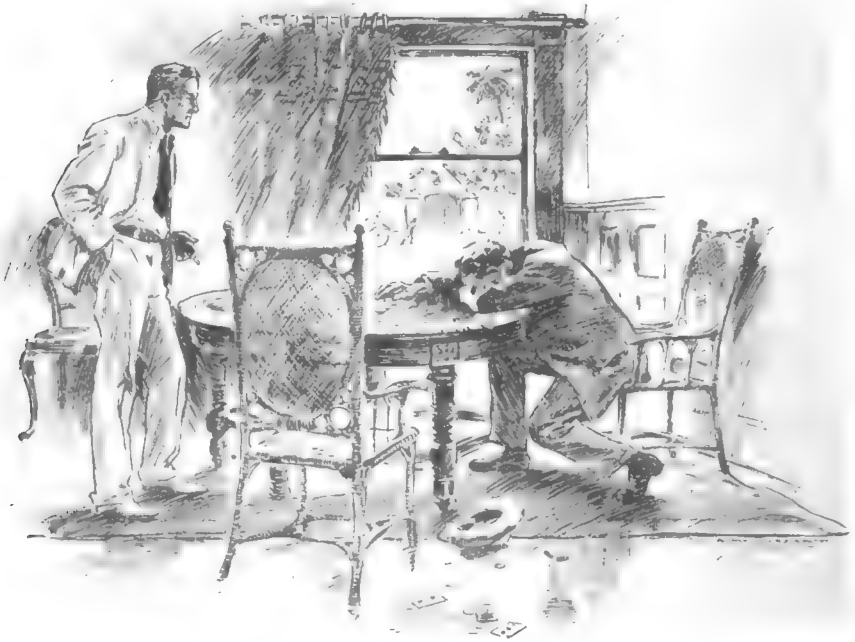
In a little alcove before a small table on which stood a bottle of whisky, a man sat apart from the players in the red room. He was of the style recognized for decades as the typical young Southerner. At the present time there was a look in his eyes which comes from excessive drinking and too much trouble—the look that makes criminals of ordinarily law-abiding men. He poured out enough for three drinks, and, his brown fingers twitching, lifted the glass to his lips.

A hand touched his shoulder and, half turning, he looked into the cold eyes of Blanding, who stood behind him.

"What do you want?" demanded the young man rudely. "Say, what you want—hey? Have a drink. Sit down." His rudeness changed to rough friendliness before he finished speaking and he jerked out the fragmentary sentences with uneven enunciation.

Blanding seated himself and accepted the proffered drink. The young man joined him. Then he looked at Blanding, suspicion beginning to gather in his misty eyes.

"Who you?" he wished to know. His tone was again very rude. "Say—I dunno you. Whatchou want—hey?" He attempted to puff at a fragment of a cigar, but finding it had gone out, he tossed it violently to the floor and took another from his pocket. His trembling hand waved the match to and fro and the flame burned his fingers. With several oaths, he threw the unlighted cigar after the fragment.



HIS HEAD RESTED ON HIS ARMS AND HE SLEPT.

Blanding surveyed him calmly from his cold eyes.

"This is yours, isn't it?" he asked, extending the ring which Hartley had given him.

"Mine—yes, mine—belong t' me—what you doin' with it? I didn't give t'you. Say—you crook—hey? Gimme my ring." Beneath his khaki blouse the outlines of a revolver showed. His hand began to fumble about it.

"I own this place," said Blanding. "I own it. This belongs to me—all of it." He waved his hand about the rooms. "Your friend brought this ring to me. You want some money on it, don't you?"

The angry look changed to one of cunning.

"Yes—I wan' some money on't," he replied. "How much you gimme? Goin' play wheel again—play red. Win back m' money—win it all." He waved his hands comprehensively. "Win't all back."

"I'll let you have a hundred," said Blanding. "One hundred dollars—gold. But you won't play the wheel again, young man. It's against the rules of this house."

Hartley, standing very near, pricked up his ears. This was something new. He listened attentively.

"Here's the hundred." Blanding counted it out in Conant twenties, fresh and crisp. "If you want to play again in this house, you'll play poker with me—you understand—poker? That'll give you a chance to win back your money. You said the house was crooked. Well, you'll have a chance to play poker. There's no odds for the house in that."

The young man clutched the notes.

"Poker," he said vaguely. "Donwanno play poker—play wheel—play red——"

"You'll play poker," said Blanding sternly, fixing him with his cold eyes. "You'll play poker, my friend—poker——"

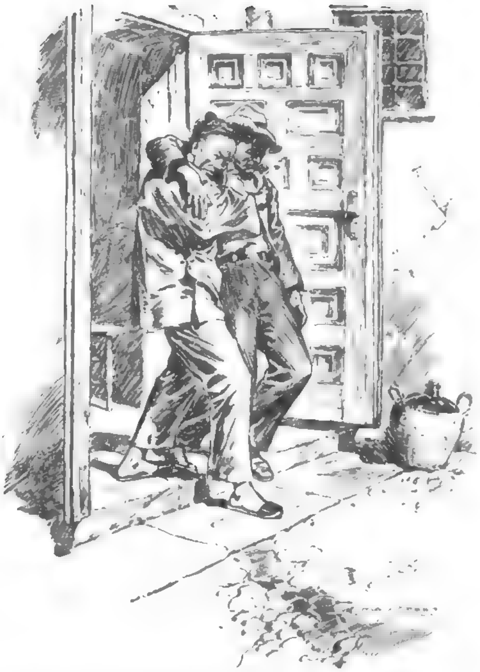
The word repeated so many times began to fix itself in the young man's brain, and an idea formed.

"A'right," he said. "A'right!" He began to mumble to himself. "Bes' poker-player ever—best poker—bes'——"

"Boy!" Blanding's call arrested the steps of a *muchacho* crossing the room. "Bring a pack of cards," he said in Spanish, when the servant came up. "And some poker-chips—a box. Sabe?"

"Si, señor," returned the *muchacho*. He hurried away and in a short space of time set before Blanding the articles requested.

"Draw the curtains," said the master of the gaming-house. The *muchacho* pushed the red portières together, shutting off the two men from the sight of the others in the red room.



JACKSON STAGGERED OUT, HIS ARM AROUND THE CHINESE'S NECK.

Without comment, Blanding tossed the sealed packet of playing-cards to the youth, who clawed at them and finally broke the seal. Fortifying himself with another drink, he cut and shuffled them, and pushed the pack over to Blanding, who separated them into two piles.

"Deal," he ordered.

The young man dealt the cards with an unpractised hand and gripped his own, holding the five cards close to his face.

"Whatcher have—how many?" he asked.

"Three," returned Blanding. The other tossed them across the table.

"Dealer takes one," he announced with satisfaction. "Whatcher bet?"

"Twenty," said Blanding, dropping that number of blue chips on the table.

"Raise you," cried the other triumphantly. "Go you thirty better—fifty."

"Raise you fifty more," responded Blanding evenly.

There was a gleam of uncertainty in the youth's eyes, but he pulled himself together with an effort.

"Call you," he mumbled. "Whatcher got?" His hand trembled and his voice quavered, for the hundred which the ring had brought him lay on the table.

"Kings—a pair," was the answer.

For a moment there was a deathly stillness, then the youth gave vent to a wild scream which was more like that of a beast than a man. His fingers dug into the wooden table as he clawed the money toward him.

"Aces," he almost shouted. "Aces and deuces! Got you! Got you!"

Blanding smiled grimly as he laid *three* kings face downward and gathered the other cards together on top of them. He shuffled and cut without any trace of concern.

The first streaks of gray dawn were coming in through the windows of the now deserted red room. On the floors lay cigar and cigarette stumps, burnt matches, and labels from bottled liquors. A few broken glasses were in one corner. Over the whole place there was a quietness and a desolation, a fitting wake for the noisy, half-drunken crowd which had thronged it the night before to have left behind. The morning light gave the place a peculiarly disagreeable look. It showed the garishness, the flamboyant colors, the cheap expensiveness of it all.

But in the little alcove, behind the red curtains, the man and the youth still gripped cards and looked into one another's eyes.

On the table lay chips representing several thousands. The game was for high stakes now. Nothing less than hundreds had been bet for some time.

"Call you," said the youth, wetting his dry lips. "Call you," he repeated sleepily, closing his eyes and yawning.

"Three tens."

"Flush—see? Flush," the youth's hand went out mechanically, raking the money in. His head drooped. He revived himself for a moment and looked at Blanding.

"How much I won—hey? How much?" he demanded drunkenly. "Pretty good deal, I reckon. What? You said you count——"

"Twenty-six thousand four hundred and eighty," returned Blanding, reading from a card on which were scribbled numberless figures.

"Tha's pretty good," mumbled the youth. "Tha's pretty good, tha' is. Guess I won't —eh-yah——"

He put his arms on the table, pushing the chips away from him. His head rested on his arms and he slept—slept loudly with many snores.

Blanding arose and shoved back the portières. The morning light shone in on the sleeping youth and the narrow space smelling evilly of whisky and tobacco. Blanding lighted a cigarette, and gazed at the man who slept so soundly.

"So she preferred that!" he bit off his words by a draw of the cigarette. "Preferred that —to—me." He laughed shortly and consulted the figures on the card a second time. From an inner pocket of his blouse, he took out his check-book and fountain-pen. Leaning over the table, he wrote in his small, firm hand, filling in the blanks of a check:

"Thomas Searles Jackson — twenty-six thousand four hundred eighty and no hundreds dollars—Hector R. T. Blanding. $26,480.$\frac{00}{00}$."

He touched a button on the wall. A Chinese boy came in a few moments and stood awaiting his master's commands.

"You savvy this, boy?" asked Blanding.

"Me savvy—check," returned the boy.

"You take this gentleman to the Hotel Oriente—take one of my rigs—you put him to bed—then you see the manager and give him this check—savvy? You get receipt from the manager and tell him to give this check to Mr. Jackson when he wakes up. Savvy?"

The boy repeated the commands in the queer pidgin-English, and concealed the bit of paper in his capacious garments. Then he moved to the side of the sleeping man and began to urge him to rise.

Blanding watched the two, as Jackson staggered out, his arm around the Chinese's neck, mumbling and muttering to himself. When they had passed through the folding-doors, Blanding plucked a glittering something from among the poker-chips and held it to the light.

"I'll keep that," he said. There was a strange break in his voice. He pressed the spring and the face showed beneath. Tenderly he carried it to his lips, then shut it, only to open it a second time to gaze into the blue eyes.

For some time he looked, oblivious to the fact that Hartley had entered the room.

"Well—he'll come back," muttered Blanding. "He'll come back to you now, Edith. He's had his lesson. He'll come back."

He laughed shortly and snapped the seal close again. As he turned, Hartley noted the look about his brows, and shrank back into the shadows; and Blanding passed him unnoticing.

The Sovereign Enchantment

By KATHARINE HOLLAND BROWN

"I THINK—I really believe—you're just a bit of a coward about it."

"Never."

"At least, that you're looking forward to meeting my mother for the first time in a tremor of maidenly shy—well, if not that, with what the story-book people would call mingled emotions."

"I haven't an emotion to my name." Helen's slim young shoulders lifted; her gray eyes blazed. She drew back into her corner of the carriage, tense, defiant; but there was a telltale flutter in the hand that Belmont clasped. "I hate to run counter to tradition, Arch; I know I ought to be weeping on your shoulder this minute; but I'm as placid as a cabbage about the whole thing. I know I shall adore your mother. I intend that she shall adore me. It will be up-hill work for her, poor dear—"

"Will it?" Belmont turned on her swiftly. She met his look with unflinching eyes; but the color rose to her cheeks, and the next words came between short breaths.

"She'll hate me. She ought to. She's no real mother if she doesn't. For I'm going to take you away from her, every inch of you. Body and soul. I'll hate myself for doing it. But I've got to have something really my own for once. You belong to me."

"Greedy!" Belmont leaned to her. For one breath she lay trembling against his heart. Then she pushed him back and straightened the furs at her throat.

"Greedy yourself!" she remarked severely, preening in the cab-mirror with airy ostentation. She brushed the tears from her eyes, and pounced on him with brisk inquiry: "*Is* it on straight? *Will* I do?"

"Yes, I almost—I really think you will." Belmont approved with cautious deliberation. It was so delightful to watch her face, as an anemone in the wind, change at his lightest word through every mood from doubt to rapture. "I'm not an authority; but if I were in my mother's place—"

"*If!*"

"—I should love you the moment I laid eyes on you. Always. With all my soul."

"Always!"

The girl sat silent, her small hands locked on her knee. Her gray eyes clouded to violet; the soft flame dimmed in her cheek. All her brier-rose mischief faded, vanished, leaving her even more childlike, more adorable, in her wistful calm.

Belmont looked down at her with all the serene complacence of the connoisseur who sees his judgment vindicated at last, after a precipitate and doubtful transaction. The girl was exquisite, incomparable. Her rearing had been somewhat too irregular for his severe taste; her immediate family was annoyingly obscure. But for all their obscurity the stock was irreproachable; clean blood and high tradition spoke in every line. And then, what a lyric it had all been! The picturesqueness of the whole affair swept over him afresh; his temperate pulses quickened with a thrill which mingled the joy of the lover triumphant with the even subtler joy of artistic appreciation.

He had known her vaguely for some time as "that pretty niece of the Brinkerhoffs"; but it was not until late that year—only a month ago, in fact—that the clearer vision had been vouchsafed to him. They had found themselves fellow guests at the Averill's house-party; a tedious affair, Belmont had voted it on the first evening; an intolerable bore, he had avowed it the second. On the third, as he stalked gloomily down the corridor to dinner, framing a telegram which should summon him back to town and free breath the next morning, a low voice called from the hall above.

"Mr. Belmont! Come up-stairs, *quick!* Hush, I haven't time to tell you. Hurry!"

Down with the voice wafted a sterner call: the faint, sweet whiff of burning wood.

Belmont took the stairs in three leaps. He plunged into the nursery, flinging off his coat as he ran. A gust of smoke poured in his face; the low, white room blazed and sparkled with fire. The overturned lamp in the corner was a mounting volcano of flame; bits of burning lace fell from the curtains and kindled fresh sparks below. Helen Merriam thrust past him as he ran in. The Averill baby, sound asleep, lay on her bare arm; she steadied the elder child by the slack of his little night-gown.

"I'm coming back with the extinguisher," she called.

Belmont caught up the blazing lamp and sent it flying through an open window. He tore down curtains and draperies, regardless of his charring sleeves. But the blaze gained hideously; in another moment he would have to call for help, unless—

"Here, take it, quick!" Helen stumbled into the room, dragging the heavy extinguisher. A great sheet of blazing chintz fell from the wall upon her; her lace skirts smoked at its touch. "No, never mind me. Up-end it. No, no, the other way. Be careful. Oh, you *idiot!* There, that's right. Ah-h!"

A sheet of white spray flared from the extinguisher and filled the room. It licked the fire from the walls like a second deadlier flame; in another moment, not a spark remained. Belmont put down the extinguisher; the two stood looking at each other guiltily, like fellow conspirators. The room was a dismal wreck; but the two babies were asleep in the next room, and not even the nurse, eating her supper across the hall, had been disturbed.

"Close shave," said Belmont, getting his breath with an effort. The room swung and dazzled; the white face beside him wavered and grew dim. "Are you sure you aren't hurt, Miss Merriam? Oh, pray don't! It doesn't matter in the least."

For the girl was on her knees before him, swiftly cutting away the burned sleeves, drenching the scorched flesh with cooling oil, bandaging with the speed of light. There was a red, puffing streak across her white shoulder; her lip was bitten in, her hair was streaming; her flowing, fluffy dress fell from her in charring rags with every movement. And she was as composed as a woman of snow.

"I slipped up for a peep at the babies before dinner," she said. "Sometimes they're awake, so I can play with them. The room was all ablaze when I went in. I threw blankets over the children, and then ran to call you. Though I never dreamed that you would be so brave—so quick-witted—"

"They aren't such very bad burns," she went on. "But when I think what they might have been— Oh! You're *splendid!*" She broke off with an eloquent little choke. "And here I thought you were so conceited, and so poky, and so dull, and I've made up Limericks about you, and taken you off at dinner —*Oh!* I've been a beast, a hateful little squirmy wretch. If I could just tell you how ashamed—"

She stooped suddenly, forgetting all things save her piteous repentance, like the child she was. Her soft lips touched the bandaged arm.

"My dear little girl! My precious child!" Belmont stumbled to his feet and drew her up beside him. Her eyes widened in sudden, horrified knowing of what she had done; she pulled back with a cry. But there was still strength in his blistered hands.

"Wait. Helen, look at me. Helen, you baby, don't you suppose I can understand? Look at me. My darling, do you hear?"

Then she had lifted her eyes to him. And in the light of their grave enchantment, the artist had for once lost himself in the man.

. . . .

That first hour had struck a high measure, he reflected, half-smiling; and the weeks that followed had never played below the concert-pitch. The amazement of his friends, the unflattering bewilderment of his family, only piqued him to keener enjoyment. He was actually in love, heartily, boyishly, eternally—at least, *nearly* all the time. Well, all the time so far, he concluded. Helen was an unformed child, passionate, unreasoning, governed by a spirituality as crude as it was stainless. Yet her blunt honesty held a crystalline charm of its own. She had given him plenty of exquisite moments; there would be long stretches of prose, to be sure; but those were all to come.

His mother's attitude was the one jarring note, he reflected, with regret. It was most strange of her. She had always been a woman of such poise and balance, such fine attunement to her surroundings, so graciously pliant to every demand of life, however irksome; the model, in short, on which he would wish Helen to form herself. He had gone to her, cloaked in complacency, with his felicitous news; he had come away, bruised and chilled, feeling as if she had stripped the coat from his back and thrust him out of the door. Her slow, painful words still ached in his mind.

"But she's so young, Archibald! Fourteen years younger than you are! She'll bore you terribly in a year or so."

"But she'll learn."

"Yes." Her voice took on a sudden, incomprehensible harshness; she looked down into her son's eyes with the peering eyes of a stranger. "Yes. Poor little soul, there's no doubt of that. Be sure she'll learn."

. . . .

"Here we are!" Belmont swung the girl from the carriage, and hurried her up the steep brownstone steps. She stood at his elbow while he rang, passive, silent; she preceded him decorously into the dim, high-shouldered drawing-room and seated herself with the grace of a princess. Belmont knew the panic that plucked at her throat; he could have caught her to his heart to soothe her when his mother's step crossed the hall and the girl rose, her head royally aloft, her body quivering like a trapped bird.

"I think," said his mother, carrying the situation admirably, as he had known that she would do, "I think you may just run along, Archibald. We don't really want you around. You see, dear, we're going to talk about you. Good-by!"

. . . .

"He has been a good son, a dear son. Always."

The room was clouding to twilight; but the two women still sat before the low fire, hand in hand. Belmont had hoped for an early understanding between them; but this was not merely understanding. This was capitulation.

"I know," murmured the girl. Her eyes were starry. She drew the mother's hand down tight against her cheek. "Oh, sometimes I do wish so much he was just a little boy again, like Jimmy Averill! He must have been such a darling. Did you always dress him in those funny little braided kilts and those fat white stockings, like the daguerreotype he gave me? And his cunning hair roached up? Oh, he was so dear! The other day I tried to make him push his hair up like that picture, but he wouldn't even try, and he laughed at me besides. But I think he knew what I wanted."

"Yes. I'm sure he understood."

"If he just keeps on understanding—and if he doesn't *mind!*" The girl looked up with a quick gasp of dread. "Oh, I'm going to be such a miserable wife for him! I feel it in every bone, and I've warned him over and over, but he says he's prepared for the worst, and he really doesn't mind. But he *will* mind. He's so high and cool and serene, and if things hurt him, he just laughs. I can't laugh. I'll have to run whimpering to him every time I cut my finger or bump my feelings. I'm going to love him so hard that I can't help showing it; I'm going to be so proud of him that I'll always be boasting of it. I'll be exactly like a tiresome puppy that's forever wanting to lick your face. And he'll loathe that. He'll despise it."

"But you'll learn, dear."

"That's just it. I must—but what if I don't? What if I *can't?* It's been sheer luck that's made me please him this far. I won't always strike it. And when the time comes that I miss—"

Her eyes darkened with a tragic fear.

"It has been—you won't mind my asking, child? It has been a romantic engagement from the beginning?"

"Yes. Everything. It's been like a play, a dream. It was all wonderful. But isn't it always wonderful? Wasn't it for you?"

Mary Belmont looked down upon the girl with a slow, contracting heart. Throughout this month of her son's betrothal, she had gone like a bewildered flagellant, scourging herself with conjecture. It was Arch's engagement, Arch's affair; she, his mother, had no right to speak, in merest justice no right to interfere. Moreover, the woman that he would choose would surely be clear of sight; let her see matters for herself. The only type of woman who could ever beguile his whim would be one of his own stamp and time; a woman of his own world, complex, tantalizing, charming with the charm of small nuances, of intricate mood; as cool and temperate a judge as Arch himself. But this grave, innocent child, all wistful question, with her sweet eyes, her baby mouth, owning her shy fears with pitiful, prescient wisdom! It was as if her own lost girlhood rose up before her begging for a sign.

"It will be with you and Arch as it was with his father and myself, I know," she said easily. Yet her tongue clicked dry on her lips; and she felt the girl start against her arm. "Arch is like his father—Arch *is* his father.

There could be no closer likeness. And you—yes, it will be with you as it was with me.

"I don't believe that I loved him too much. I couldn't. He was so wise and splendid and dear. But perhaps I showed it too much. I was terribly proud of being his wife; and of course I never realized how my worship might wear on him after a while. Then my ideas of life were—different. It took very little to make me happy, and absurdly simple things at that. My box of a house, my sewing-circle, my church—honestly, I couldn't see how any one could ask for more. And I didn't care for the looks of things; the flavor, I might better say. Life was sweet and strong enough. For Archibald, it must all be spiced, all piquant. The people he saw most must be piquant, too, no matter if they stung. I was nothing but bread-and-butter.

"It was not his fault, you understand. We couldn't keep step, that was all. Or rather, I couldn't keep up, though I was always panting along at his heels. He wanted everything—different. If he could have had a pink sun and blue trees for a while, it would have delighted his soul. He liked the unexpected, the opportune; he used to say that he loved me better when I gave him a whimsical answer than when I baked him a cake. Of course, I tried to do both; but I didn't always succeed.

"Then I was ill for a long time; and, somehow—there never was any hope of my catching up after that. Arch was working fearfully, and the time he took for rest must bring recreation, too. He needed people who would stimulate him, keep him alert; I was slow and dull, and the harder I tried to divert him, the stupider I grew. Once in a while, though, things slipped back into the old merry road. Sometimes because Arch had won a case; sometimes because I had a red rose in my hair. But there were other days when Arch lost; and roses don't bloom every day.

"Then the baby came. He made up for a good many things; it was not a year before I could see his father in everything he did. He loved to go from one person to another; he never wanted the same plaything two minutes together. When he could toddle, he was forever pushing the chairs around into different places, and breaking his toys and then putting them together in new ways. . . .

"He was a good baby. He has always been a good son."

She stopped for sheer weakness. The girl was looking her straight in the face, her lips apart. The horror in her wide eyes wrung the elder woman with a pang like the pang of birth.

"He was always an interesting child, too," she went on, parroting her phrases, in a ghastly fear of what she might have done, a frantic, futile hope that she might yet soften the blow. "He learned his letters before he was three; it was so cunning to see him—"

"Listen." The girl broke in angrily upon her vain attempt. "Didn't he even love you—wasn't he proud of you, and tender—when—when the baby was a little thing? Wasn't he always pleased with you then?"

Mary Belmont looked at her for a long minute. All the corroding misery of those slow, bitter years crystallized in her calm reply:

"Yes—if I had on a pretty tea-gown."

"Of course, I know why you are telling me all this in this lovely, gentle way," said the girl, at length. Her voice was lifeless; the face she lifted to Mary Belmont was dulled, blighted as by fire. "But I'll have to answer you in my own way, just straight out. Has Arch ever told you about me? There's something to say on that side, too."

"No. Only that your father and mother both died when you were a tiny little thing, and that your mother's people brought you up. And of how much they loved you."

"My mother's half-sisters. My father had no relatives. Mrs. Belmont, did you ever go hungry? Did you ever starve?"

"I? No. I've always had something. Only a little, perhaps. But—enough."

"I've gone without even that." Her voice grew hard, her mouth trembled. "They were all good to me, every one. There was not much money left when my father died, but not one of them ever thought of that. They took me straight in. I was the happiest little thing! I owned every bit of it, you see. Every one of their half-dozen homes was mine, and every soul in them belonged to me.

"I must have been twelve years old before I began to see the difference. My little cousin Adeline died; and I fretted so that they sent me South, to Aunt Louise, for a change. I overheard her telling a caller how I had pined for Adeline: 'Exactly as if she had been her own sister.'

"'I think that is why we are all so fond of her,' my aunt said. Her voice was very cool and sweet. 'The poor child has nothing that she can call really hers; we try to make it up to her as well as we know how. But it is sad to think that she will never have anything that is truly her own.'

"I was curled up in the window, sewing on a doll's sun-bonnet. I'll remember the leaves in that embroidery as long as I draw my breath. And yet I forgot about it all—for a while.

"I remembered, though, when it came time for me to go away to school. Ruth and Irene and Bertha had all gone to college; so I was to go, too. With this difference, that I had more clothes and more pocket-money than any of the rest. They talked it over before me, frank as you please. I was 'poor Helen's baby,' 'poor Frank's orphaned child.' They must do a little better by me than by their own.

"It has been the same, always—even when Uncle Stephen died and left me that money. Uncle Stephen was the loveliest old man I ever knew. After I had had to give up all the rest, after I knew that for all their tenderness I was nothing but an outsider, I would keep on pretending that I belonged to him; for he was the only one who never seemed to make any difference. But in his will it was set down, just as always. He left everything to his nieces and nephews, only I was to have a trifle more than any of the rest: 'To assure her that she had been fully as dear, although a stranger, as his own blood.'

"Good to me? They were like angels. But they were never my own.

"Sometimes I felt that if I could steal anything and have it really mine, I'd give my soul for the chance. If I could buy the right to be of real use to anybody, even. But they never would let me; I must always be the one to receive. They'd push me back when I tried to give. When I can, I try to serve my friends; and they tolerate it because they want to be kind to me. Because they want me to feel as if I were their own."

"That is why you care so," said the mother.

"That is why I care. That is why I sha'n't give it up—even now. I had guessed a little of what you told me; only a little—and not half so bad." She drew a deep, shuddering breath. "But even now, when I know what I have to face, how hideous it is going to be, I sha'n't hold back. I'm hungry, I tell you. I'm starved. That night I bandaged his arm—did he tell you? I thought then that if I could be doing that as his wife, even if he didn't care for me, even if he despised me, that it would have been worth living for, all these empty years. Because he would belong to me. Because for once I would have something of my own. Oh, I know the awful, awful risks I'm facing! But I'll take it as it comes, the neglect and the rapture. It won't be a feast, maybe. But there'll always be a crust for me, anyway. And I'm hungry, I tell you. I'm starved."

"Haven't you taken time enough to dig over every inch of my buried past?" Belmont came smiling into the room, and stooped to capture a hand of each. His handsome, boyish eyes overflowed with charming light; his handsome, wilful mouth took on soft, winning lines. "Whatever you do, mother, don't teach her all your conquering arts quite yet. She's going to rule me with an iron hand, as it is." He caught his mother's chin in one firm palm. "Do you think you two are going to hit it off? Have you patched up an understanding?"

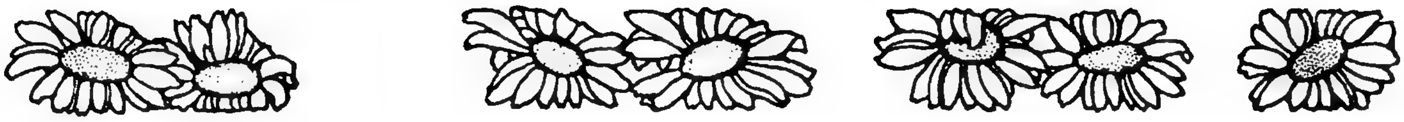
The gaze of the two women met in a solemn faltering question. Then the mother smiled. For, at his step, his first light word, all the agony had faded from the girl's sweet eyes. Doubt fell from her like a mantle; once more she was a child, fearless, enraptured, daring all things, hoping all things, trusting all things, beneath the magic of her lover's eyes. So it had been with her in her own far morning years. So it would forever be. And it was well.

"Yes," said the mother gently. "I think we're going to hit it off. I'm sure—we understand."

Epigrams

By ERNEST NEAL LYON

Selfishness is the "original sin." There is no poison like an ingrowing soul.
Extend and expect courtesy, and you will receive it.
Defeat is the acid that tests a man's mettle.
Laughter is the great lubricant of life.



The Ruination of Willie Jones

By **PARKER H. FILLMORE**

Illustrations by Eugenie Wireman

MARGERY sat down under the apple-tree and tried to choke back the rising sobs. Oh, it was a shame, a shame! To-day at any rate she hadn't done a thing, and yet here she was, condemned to spend the whole afternoon in the back garden and miss all the fun and the children and—yes, she was sure of it—the ice-cream at Aunt Laura's. If she had only done something really naughty—eaten all the bananas or broken a wine-glass—she felt she might have taken the punishment philosophically. But she hadn't done a thing; had only by accident spilled a few drops of water on the table-cloth, and her mother—Well, if you mustn't say anything because your mother's a nervous invalid, why doesn't the law or something prohibit nervous invalids from exercising authority over people? Now there was Aunt Laura. She would never—In her excess of feeling Margery jumped up and viciously kicked her old friend the apple-tree.

Just then the pervading stillness was broken by a woman's voice from a neighboring house, calling out: "Willie, oh Willie, where are you, dearie?" And a little boy's voice replied: "I'm out in the yard, mamma. I'm reading." Then the first voice spoke again. "Mother's own precious," it said. "He won't go out of the yard, while mamma's taking a nap, will he?" And the docile answer went up: "All right, mamma, I won't."

Margery gave a snort of disgust. Even under ordinary conditions the almost tearfully sympathetic tone in which Mrs. Jones always addressed all children, and her own little Willie in particular, drove Margery nearly wild. It was something she had to endure often, for the Jones backyard was separated from her own by only a high, solid, board fence. To-day the voice was peculiarly exasperating, and the well-behaved respectability which echoed back in the small son's reply was too much. All the pent-up anger and fury in Margery's little breast suddenly vented itself upon the Jones family. In a flash she seemed to see in them the cause of all her unhappiness. When calling upon her mother, did not Mrs. Jones always have the faculty of suggesting Margery's shortcomings, while enlarging upon Willie's virtues? Margery could hear her sickening, cooing voice now. "Yes, Mrs. Blair," it was reiterating, "Willie practises the piano every single day, one half-hour in the morning and one half-hour in the afternoon." Then after a slight pause: "Has Margery begun lessons yet?" Or it would be: "You can't imagine, Mrs. Blair, how rapidly Willie is learning to read. The dear child is so interested that he studies even now during vacation, a little every day."

Oh, it was clear enough to her! It was the Jones family, mother and son, and not her own poor invalid mother, who was to blame. How she scorned and despised the hypocrisy of the Joneses! At that very instant she could see, in her mind's eye, Willie Jones, sitting in his little red chair under a tree, a great, stiff, sailor collar covering his back, a book in his hands, and a slate and pencil on the ground beside him.

During all her eleven years Margery had been essentially a person of action, and now, so vivid to her mind was the imagined picture that in a fury she snatched up a large boulder and hurled it forcefully in the supposed direction of the offending Willie. It struck the fence an echoing thud, and with a grating squeak one long board swung loose from its lower support. As the upper nail still held, the board stood out like a stiff flap. This was interesting, especially as it elicited an exclamation of surprise from the other side. Margery stepped briskly toward the newly made opening, and looked through. Yes, it was just as she had supposed. There was Willie Jones, red chair, sailor collar, book and all.

Willie was staring at the gaping fence and at her, with open-mouthed astonishment.

"Did you do that?" he demanded sharply. Margery pointed her nose aggressively. "What 'u'd you do, if I did?" she asked.

"Well, I want to know who done it," repeated Willie doggedly.

"Well, I did. So there, Mr. Baby."

"What for?"

"'Cause I felt like it," answered Margery promptly.

Conversationally that was the end of that subject, and, as it was Willie's turn to speak, he had to try another one.

"What you been crying about?" he asked in the same tone of voice as before.

"I ain't been crying," returned Margery.

"You have, too. I can tell."

"I ain't, I tell you," shouted Margery angrily. She took one threatening step forward. "Willie Jones," she continued, "did you ever see me cry?"

Now Willie had many times, as Margery well knew; but he was by nature peacefully inclined, and under the circumstances deemed it best to answer: "No."

There was no excuse for a continuation of hostilities, so Margery sat down on the grass.

As she looked at Willie Jones, at the exasperating stiffness of that sailor collar, at the straight part in his hair, a new thought came to her. If she could only ruin him, then and there, body and soul! Oh, what a revenge that would be on his miserable, sneaking mother! If she could only strip him of all those symbols so much approved by grown-up respectability: shoes and stockings, sailor collar, brushed hair, and clean hands! How to tempt him—that was the question. If he were only like other boys, she would know how to go about it. She distrusted her power with Willie, but he was worth a trial.

"You can't guess what I'm making," she began amiably.

Willie only wanted a chance to be friendly, and so, interested at once, he asked: "What?"

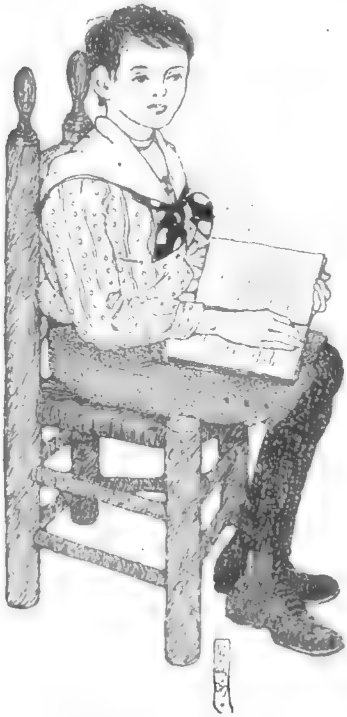
"A seine," answered Margery. "I've got a piece of 'skuiter bar, and a hoop, and a broomstick, and I'm going to make a seine, and I'm going out to the woods, and I'm going to get a whole lot of minnies."

Margery peeped up to see how her words were taking effect. There was a hungry look on Willie Jones's face. It was evident that he, too, would go a-fishing.

"I'm going home to make the seine, now," continued Margery, half-rising. "If you want to," she went on hospitably, "you can come over and help me."

"All right," assented Willie gladly. "But wait a minute till I ask my mamma."

"Till you ask your mummy, baby," mimicked Margery. "Can't you ever do nothing without asking your mamma?"



WILLIE JONES, RED CHAIR, SAILOR COLLAR, BOOK AND ALL.

"Well, I can't go to *your* house without asking," retorted Willie hotly. Then he stopped short. He was naturally polite and would not for anything tell Margery what a dangerous companion his mother considered her. He hoped Margery hadn't understood.

But Margery had.

She sat down carelessly again on the grass.

"Have you ever seen any minnies?" she asked.

Yes, Willie had. The boys he knew in school, who went barefooted all the summer, always brought home old tin cans filled with minnies and things. Yes, he had often seen minnies.

"How big?" demanded Margery.

Willie, measuring with his hand, hazarded a guess of about a foot.

"Huh, is that all?" sniffed Margery. "I know a crick where they're this long." And she marked off about four feet on the grass.

Willie was impressed.

"And right near that same crick," continued Margery, "there's a great, big—Will you cross your heart, honest Injun, that you won't tell nobody if I tell you?"

Willie performed the sacred rites, and Margery continued in a lowered voice: "There's a great big apple-tree, just loaded with great big ripe apples, and I dast have all I want, too."

Willie gazed at Margery with even a hungrier look than before. It was still too early in the season for apples to be plentiful, and he had had lamentably few of them.

"Where is it, Margery?" he asked, in an awestruck tone.

Margery thought it was time to leave again. She stood up.

"I'm going out to it now," she announced, moving toward the gap in the fence.

Willie didn't like to see her disappear so quickly.

"Ain't you goin' to make a seine, this afternoon?" he called after her.

"I can do that to-morrow morning," she answered lightly, half-way through the fence. Then she turned her head. "Say, Willie, would you like to go with me to the apple-tree? You can if you want to."

Willie stood up in happy excitement. "All right," he cried. "Wait a minute, till——"

Margery whirled around. "Willie Jones!" she said sternly; "you crossed your heart, honest Injun, that you wouldn't tell nobody about that apple-tree, and if you go blabbin' to your mother, I'll—I'll—never speak to you again!"

Willie was puzzled. His mind moved on simple lines and it was thrown into helpless confusion by subtleties such as the precocious Margery dealt in. Three things were clear to him; he couldn't go without asking his mother; yet he couldn't ask his mother; and he did want those apples awfully.

"Besides," insinuated Margery, "ain't your mother asleep? I think it would be a shame for a great big boy like you to want to wake your mother when she's asleep."

That was true. Willie immediately saw things in the proper light. He would go and could later explain to his mother the scruple that had prevented his asking permission. Moreover, he would bring her home a big, juicy apple. His mother liked apples as well as he did.

He crawled through the fence after Margery, and both children skirted silently around the house and slipped out by the front gate. The little suburban street was deserted, for the early afternoon sun was beating down with terrific force. The girl and the boy hurried on with never a pause nor a glance behind. Three squares and a turn carried them beyond the last houses and to a new street in the first stages of construction. Down this they went over patches of sharp-pointed foundation rock, and stretches of cracked, yellow clay, till they reached at last the confines of a wide meadow, and a barbed-wire fence surmounted by a huge trespass-sign.

Margery's pulse beat high. Here was the opportunity to open her campaign in good earnest.

"Now you help me through, and then I'll help you," said she, showing Willie how to hold up a wire.

Willie did as he was directed and Margery slipped through with an agility that bespoke practise. Then she took the wire from Willie's hand and he got down on hands and knees to crawl under. It was evidently his first struggle with barb-wire, and he was very bungling about it.

"Hurry!" cried Margery. "I can't hold this forever." Even as she spoke the wire slipped from her fingers, descended with a swoop upon the collared back of the luckless Willie, and there was the sickening sound of a zigzag tear.

It was a beautiful rent to Margery's eye, and she gave herself a second's bliss contemplating it. Then she began scolding: "Now you see what you done, slowpoke. You tore a little hole in your pretty collar."

"Is it very little?" asked Willie. His neck was fat and he couldn't turn around very far.

Margery examined the great tear judicially. "Yes," she announced brazenly. "It's a little one. I'll pin it when we go home and your mother'll never know."

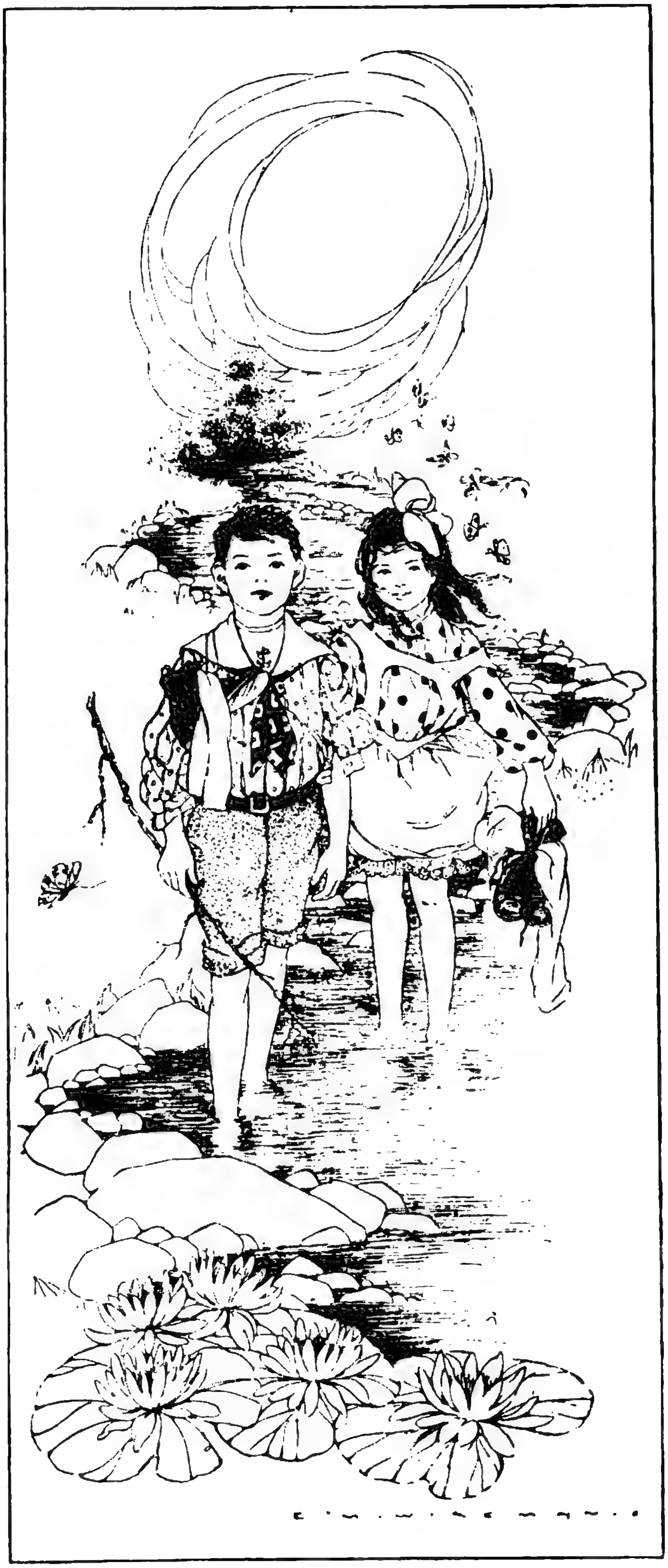
They followed the line of the fence until they reached a tiny valley at one corner of the meadow. Here there was a bit of grateful shade, and the children threw themselves down on the grass to rest. Just below them the meadow brook spread out into a little pool. Its sparkling coolness was irresistibly inviting, and in a few minutes Margery was unbuttoning her shoes.

"I'm goin' wading," she remarked.

Willie watched her a moment, and then began unlacing his own shoes. Margery's cup of joy was filling rapidly. How gloriously disreputable Willie would look by the time he returned to his mother's arms.

One thing, however, troubled her a little. Willie was enjoying himself too much—that is, too innocently. She would have preferred to have him yield consciously and a little fearfully to her enticing temptations. Apparently he had no thought that he was doing anything forbidden. His enjoyment in the present seemed perfect, untouched by apprehension of anything that was to come. He splashed into the brook with as loud a shout of delight as any other boy might have given. Neither did he waste a scruple on his clothes, but swooped recklessly after skippers, and plunged excitedly at the occasional minnows that flashed by. Margery was astonished. Would he, she wondered, be all right, were he not handicapped by his mother.

They idled an hour and more in the pool; and then, with shoes and stockings tied together, and thrown over their shoulders, they proceeded forward, barefooted. On the other side of the brook



THEY IDLED AN HOUR AND MORE IN THE POOL.

they struck a little path, worn smooth and solid. This was fortunate for one of them at least, to whom running barefoot was an entirely novel experience.

Under another fence and across another meadow, and the promised apple-tree appeared. It was a miserable little apple-tree, aged and shriveled; a scrub-seedling that had lived a lifetime against hard odds. It crowded up close against the meadow fence as though to seek protection under the shadow of the tall woodland trees that grew just beyond—a group of straight walnuts. Margery, with a faint conviction that the apple-tree might not seem all that her reports had painted it, thought it advisable to call Willie's attention to these latter.

'See them big trees?" she asked. "They're walnuts, and I'm comin' here next November when the nuts are ripe to get a sackful."

Willie was silent a moment and then replied, unexpectedly: "So am I."

She pulled herself up into its gnarled branches and Willie followed close behind her. Seats were found in the branches and they were soon eating, or better, chewing. It was rather handsome of Willie not to ask where the big, ripe, juicy apples were. He didn't say a word about them, but picked the little green abortions that the tree afforded, bruised them against their mother trunk as he saw Margery do, chewed the pulp with gusto, and then spat out manfully.

"Jimminy!" exclaimed Margery, "I wish we had some salt. These would be dandy with salt."

She hadn't much fear of cholera morbus for herself, for the last time she had eaten green fruit she had escaped. But she wondered about Willie. So far as he himself was concerned, she would just as soon that he didn't have it; for he wasn't a half bad little chap, once you got to know him. Still an illness so contracted would be a crowning degradation for his mother.

The little path that had brought them to the apple-tree, continued its way through the meadow into a field of ripening grain. Margery had never gone beyond the apple-tree, and wondering where the path might lead, glanced along. She saw something that made her scream with fright. Coming down the path on the run, directly toward them, was an old farmer with a gun under his arm. To her quick, childish imagination it was the approach of judgment in visible form. She knew that dire punishment was threatened to all intruders on the large "*No Trespassing*" sign which they had passed at the first fence; and not for a moment did she suppose that the old man would do any less than kill them both in cold blood.

"Don't shoot! Don't shoot!" she cried wildly. "Don't shoot! We'll come down!"

"Keep still, you little fools!" the farmer shouted. "I ain't a-goin' to hurt you!" But as he spoke he raised his gun to his shoulder and, so it seemed to the frightened children, aimed at them.

"Don't—" screamed Margery once more, convulsed with terror. Her vision was suddenly obstructed, for Willie Jones had crawled along his branch and placed himself in front of her. She clutched him and clung to him hysterically. There was a loud report. Both children instinctively shut their eyes, and held themselves tense an instant. Then an unearthly clamor arose as it seemed from all directions. There was another report; and something that felt sharp and hot struck Willie on his bare leg. He didn't say anything, but he supposed he was killed.

The clamor subsided gradually and there were no more shots. Margery, her little chest still heaving convulsively, slowly looked up.

"Willie," she quavered. "Willie, are you hurt?"

"Yes," he answered, opening his eyes with a pop.

They disengaged themselves from each other's arms, and peeped timidly about. All seemed strangely quiet. The old farmer was rapidly disappearing at the far end of the wheat-field, and in place of the unearthly clamor the only sound that they heard was the hoarse cawing of a flock of crows that was vanishing in the distance.

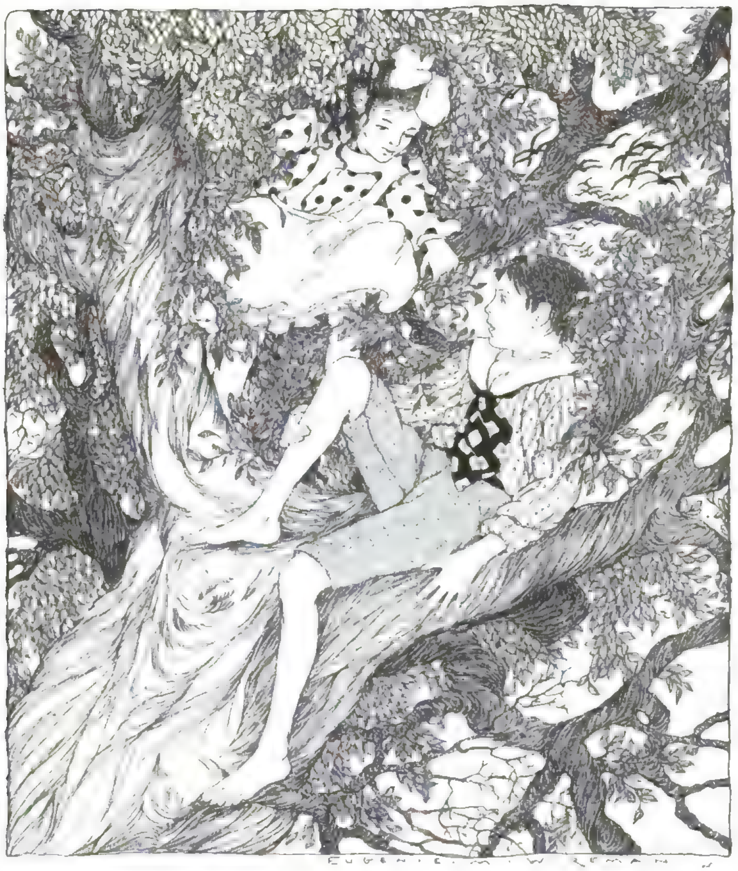
"Where are you hurt, Willie?" asked Margery weakly.

"In my leg, I think," answered Willie.

He squirmed about until he was able to gaze at the injured limb. All he could find was a small red spot. He had evidently been struck by a grain of scattering shot; but neither he nor Margery knew this.

They climbed quietly down out of the tree. Margery was still sobbing a little.

"Willie," she gulped, brokenly, "and you—you got in front of me—and—and you might have been killed." Then she remembered; she remembered the ruin she had planned for him and the temptations she had



IT WAS RATHER HANDSOME OF WILLIE NOT TO ASK WHERE WERE THE BIG, RIPE, JUICY APPLES.

been leading him into, and she sat down on the ground and rocked herself miserably.

Willie stood over her and patted her head a little awkwardly. He would have comforted her if he had known how.

"Oh, Willie!" choked Margery, "it was all my fault and—and—will you forgive me?"

Willie looked puzzled. "'Tain't nobody's fault," he answered. "And anyhow I don't believe he was shootin' at us at all, 'cause if he was, he 'ud ha' hit us."

Then he noticed something lying close beside them on the ground. "Look here, Margery!" he cried, excitedly. "If here ain't a dead crow! That proves it! There must have been crows up in the walnut-trees and we just didn't know it. And it must ha' been the crows that made all that racket, too, don't you think so?"

Willie's mind, not burdened with any load of guilt, soon threw off entirely the effect of the scare, and became absorbed again in the enjoyment of new experiences. With Margery it was otherwise. She was deeply penitent for having so misjudged Willie in the past. She was anxious to show him that she admired him for his bravery; yes, and for himself, too. She wanted to let him know that hereafter they were going to be comrades. Along the last stretch of meadow she tried to open up the subject. But Willie seemed not to understand what it was she wished to say. His mind was entirely occupied by other thoughts; pleasant thoughts, too, for his face was smiling and he was nodding familiarly to the fence-posts and the meadow-grasses. After two or three attempts, Margery desisted, and walked on in a silence that became ever more and more forlorn.

When they turned into the new street again the rays of the setting sun caught them full in the face. Margery kept shading her eyes with one hand, and for an occasional relief glanced sideways at her companion. He, however, unconscious of the molten brightness toward which he was walking, looked straight ahead, with the determined air of a man who is on the direct path of duty and knows as much.

Suddenly out of the corner of her eye, Margery caught sight of the jagged tear which the barb-wire had made in Willie's sailor collar. A sickening wave of remorse swept over her. How cowardly she had been! What would he think when he knew about it—he who had risked his life on her account!

"Willie," she cried, desperately.

Willie did not hear.

"Willie," she cried again. "I told—a—story! The bob wire did tear your collar—an awful big hole—and—and it was all my fault, too." She ended with a rush, hoping that he would do the noble thing once more, and hurry to her comfort. Not yet did she realize to what heights her companion had risen.

"Don't matter," said he, unconcernedly, and scarcely glancing backward. "I knowed it all along. But I don't care." And he looked again into the setting sun, which was glorious with the bright promises the future was holding forth. A new heaven and a new earth had been opened up to him that afternoon, and he was taking immediate possession. In a vague, uncertain way, he felt that there might be some opposition to be met and overcome before—well, say, his mother came to see things in the proper light. But dominating this conviction was another one, that, come what might, he would win out in the end.

What if his great sailor collar were torn and ruined? He was aware that before—well, if you insist on tying a person to dates—that very morning, it would have been different. But now—well, why didn't it matter now? Why, because he wasn't going to wear sailor collars any more; and in that case what concern of his was it whether his whole collection of them was torn or not? This reminded him that another economy in his clothing hereafter would be in shoes and stockings. Not only as a matter of comfort, though that he acknowledged to himself might be a consideration, but—and as time went on he found his arguments getting very strong on this point—because a boy ought to be able to walk barefooted on hot sand, and over pebbles even if they are a little sharp. He had a foreboding that the opposition to be met here would be even greater than in the matter of the collars. But he could be firm. When the whole world was to be gained—the woods, the creeks, the long, long roads—what would be a little wrangling and scolding every morning for a month or so, especially if the other person did all the wrangling and the scolding, and you just *went?*

He scarcely remembered the little girl at his side. He was thinking of great things.

Poor little Margery! She was humbled and subdued; ready for almost any extreme of self-abasement. But gradually the conviction forced itself upon her that the boy didn't expect her to say anything, nor do anything—nor be anything. She was only a girl. She felt the tears rising to her eyes, but pushed them back hard. She was so willing to meet him half-way, nay, three-fourths of the way; and he was utterly oblivious of her existence. Only yesterday how pleased he would have been. She realized that somehow and somewhere they had changed positions in those few afternoon hours. No more could she taunt him through the fence; no more impress him with tales of wild daring. The day of such things was past. Perhaps if he were magnanimous, he would occasionally, in the future, share some escapade with her. She even went so far as to hope he would.

When they reached Margery's gate:

"So long," remarked Willie, carelessly, keeping straight on toward the back fence. Margery wanted to say something, but as she wasn't quite sure what it was, she held her peace.

When Willie reached the fence, he turned around. "Say," he began, "I'm a-goin' fishin' to-morrow afternoon, and I'm goin' to make a seine to-morrow morning, and if you've got some hoops and 'skuiter bar, you can help me if you want to."

Margery could scarcely believe her ears. To think he would take her words and pretend—! She wanted to tell him how mean he was, and how she hated him, and how she hated all boys. But when she tried to say it, she heard only a meek little voice, so meek that she wondered whose it was. And the meek little voice was saying: "All right, Willie. When you're ready just call over the fence."

STRAIGHT TALK

By EVERYBODY'S READERS

If at any time there are any statements in EVERYBODY'S MAGAZINE which you believe to be incorrect, or any views expressed to which you take exception, or any subject discussed upon which you can throw additional light, write to us. We shall not be able to publish all the letters. Do not write at too great length. We may use excerpts from your letter and sign your name unless otherwise instructed. For every letter which we are able to publish we will present the writer, as evidence of our appreciation and in no sense as compensation, with a year's subscription to EVERYBODY'S MAGAZINE, to be sent to the writer of the letter, or anyone selected by the writer.—THE EDITOR.

SHAMS

THE series of articles, "Experiences of a Nursery Governess," in EVERYBODY'S, is proving of very great interest to me, and no doubt to many others. There are many points brought out by Miss Bensley which should provide subjects of deep thought for all who are interested in the care and training of children.

One point upon which I have been pondering since the reading of the April instalment is the subject of *shams*. The house in which Miss Bensley's experience recorded in that number took place was, she tells us, furnished with imitations. I wonder how many families are content to live year after year surrounded by just such furnishings—imitation Oriental rugs, imitation cut glass, imitation mahogany, marble, paintings, and hundreds of other articles which are not what they pretend to be. It is the old story of "just as good." How many of these people ever stop to think of the influence these things are having, not only upon their children's taste, but, far more important, upon their morals? No one can live in an atmosphere of shams without being more or less of a sham himself. He thinks his things are as good as his neighbors, because (to him) they look just as good. Therefore if he can make himself look like something good, that is all that is necessary. Never mind what brass his inner self is made of, if he can gild it over with a thin coating of assurance, or learning, or what not.

How much better it would be if instead of putting our money into quantities of cheap furnishings we should save it and buy a few good articles. This policy persistently followed will result after a few years in a home tastefully furnished with genuine things, and the children will not be gaining false standards, but learning to admire only the true and genuine. MRS. R. H. T.

Los Angeles, Cal.

DIAMONDS AND DISAPPOINTMENTS

I HAVE just read Miss Bensley's third article, "Experiences of a Nursery Governess," in the March number of EVERYBODY'S, and could wish that every father and mother could not only read it but ponder upon it. The child is generally a reflection of the parent. If the father is brutal, ill-mannered, and profane, can he expect his son to be sober, considerate, and noble-minded? If the mother is indulgent, indifferent, and careless, can she expect her daughter to be other than haughty, disrespectful, and selfish?

If an irreligious atmosphere pervades the home, God pity the children, for they are sadly handicapped in the battle of life. We are making some serious mistakes in the training of children which we shall bitterly rue some day.

Boys are educated with the one object in view of making a success—and by success here is meant the ability to accumulate dollars—rather than of building a character and making a life.

Girls are brought up to believe that the chief object in life is to marry a bank account rather than a man. If a sudden change occurs, the poor girl wakes up to the realization that she has had an establishment for a few years but not a home. Costly surroundings will not take the place of love, nor are disappointments assuaged by diamonds.

When shall we awaken to the fact that the future of the child depends largely upon home-training? The father lives in the life of his boy long after that father has passed from earthly scenes; and the mother still influences her daughter when that daughter has children of her own. J. W. S.

Hartford, Conn.

A DOLEFUL PROPHECY

WILL you allow a few words of dissent from Miss Bensley's doleful prophecy for her "Woodman" children, in the February number? I submit that her premises are not sufficient to warrant her conclusion. Regrettable as appear the children's isolation, the parents' choice of toys and lack of higher culture, the children have been disciplined and are being taught. The age of the oldest boy is eleven, about the age for boarding-school, to which (to judge from a sentence in the article) his parents purpose eventually to send him. His physical slowness would seem constitutional, and never could be entirely removed by any training whatever. His mind seems alert; that it has not been overstimulated is probably good for the lad's future, and few will agree in the conclusion that four years at boarding-school, followed by four at college, will not thoroughly fit such a boy for the struggle with the world. That the father is capable of managing a large estate successfully argues an old-fashioned ability which has possibly descended to the son. These remarks are meant to apply also to the younger children, none of them older than four years. I will venture to suggest in this connection that success in the strenuous life is not yet the ideal of a certain class of parents, among whom the "Woodmans" appear to be, and that perhaps it is as well that here and there the milder virtues should still be preserved.

And a few words about the children's esthetic future. So small a proportion of the rising generation receives instruction in the fine arts, that it is not strange if these children have missed this phase of modern culture. I venture to think that for young people this lack can later be supplied. I believe that the sense of beauty, even the mere appreciation of color harmonies, may lie dormant for years and still be roused by proper environment, for I have seen more than one college graduate, reared in the ordinary unesthetic American home, suddenly and completely roused to the world's accomplishment in the fine arts, by European travel. If the feeling for beauty is present it will respond, in girl or boy, when the appeal comes. That the appeal comes late is of course unfortunate, but on the other hand it may call from early childhood with little more than mechanical advantage to a child who (like one with no ear for music) has no eye for beauty. In this regard, also, I will venture to suggest that character and usefulness do not depend upon esthetic perceptions. It strikes me that Miss Bensley's disapproval of these parents is far too severe, and her prophecy for the children unduly pessimistic. From her description of the "Woodman" household I had expected (after a mild disapproval of certain features of the children's training, features which she, with the wide freedom of speech allowed her by the parents, might have done much to change) the cheerful conclusion that, as a balance to the wholly spoiled "Martins," just such families as the "Woodmans" are needed in the world.

Concord, Mass. A. F.

THE SUNDAY VOICE

E. F. T., in your April number's "Straight Talk," holds parents to be at fault for allowing their children to go or not go to Sunday-school, as they choose. This is true. Yet there is another idea. When a boy, I was compelled to attend every Sunday. There was nothing to make Sunday-school attractive to children (and I notice Sunday-schools have not progressed far in this regard since then). To begin with, my public school teacher, who had whipped me several times during the week, was superintendent. He was a well-meaning soul, but his "Sunday voice," being so much more pious than his "every-day" one, and his sweet Sunday disposition filled me with childish disgust. In the second place, my teacher had not studied the lesson more than I had, and had not studied it in the light of how to make it interesting, so that our recitation consisted chiefly in reading it over, verse by verse—a practise which had got old to me during the week. As a result I "cussed" the school and everyone connected with it, giving particular invectives to my bad luck in having to go. Study children; put what they like in Sunday-school, and they will not have to be compelled to go. I had one teacher who did this, and I walked a mile and a half every Sunday to his school, without compulsion, because I enjoyed it. And as I look back, I am convinced he is the only one of my many Sunday-school teachers and superintendents who left marks of good on my character. If a child dislikes to go to Sunday-school, that is no more a fault of his parents than of the school's conductors—not as much. Less ardor as to foreign missions, etc., more ardor as to making the school genuinely attractive to "home" children; less assumed joyous and pious demeanor and "goody-goody," swallow-the-palate manner of speech on Sunday, and more heartfelt pleasantry all week. E. B.

Butler, Mo.

OUR HUMAN JURIES

"The Victim of Acquittal," by Frank W. Mack, in March EVERYBODY'S, voices, I believe, a not unpopular sentiment as to the State's duty to those of its unfortunate citizens whom it has unsuccessfully placed on trial on the charge of murder. The same principle applies, of course, to an acquittal of any capital crime—of which murder is not the greatest—or indeed of any criminal charge.

Yet I assert that if such a statute as the one advocated by Mr. Mack were enacted, indemnifying all persons acquitted of murder (or enlarged to comprehend acquittal of any criminal charge), such a law, in cases of doubtful guilt, *would militate against the accused himself.*

To illustrate: A man is being tried for a felony, an offense punishable by confinement in the penitentiary at hard labor, if not a capital felony. The evidence is conflicting: some tending to establish a felony; some tending to mitigate and reduce the offense to a misdemeanor only, which is punishable by confinement in jail—without labor. It is for the jury to determine upon the credibility of the witnesses, and say what offense has been committed.

How many, many times have the jury taken this view of the matter: If we convict of a misdemeanor only, the prisoner goes to jail, where he is supported at the public expense during the period of his confinement; whereas, if we convict of a felony, he goes where, instead of being a public burden, he will not only pay for his "keep," but will earn something for the State as well. And this doubt, which by theory of law the accused is entitled to, is resolved in favor of the State upon purely financial considerations.

Now, instead of the single issue, conviction and punishment on the one hand and acquittal and finality on the other, suppose the jury know that under the law the result of their verdict means either conviction and punishment of the accused on the one hand, or acquittal and the State afterward mulcted in an enormous sum on the other. It is bootless to argue that this is none of the jury's business; that this matter is not before them. Juries *are* influenced by these things. And in a case where from the evidence a strong suspicion of guilt attached to the accused, but still hardly sufficient to warrant a conviction, the jury would be prone to divest the prisoner of certain favorable presumptions which the law creates for his benefit and protection, and would resolve the doubt in favor of the State—*i.e.*, Treasury—arguing that the man would be lucky to get off free, but to render a verdict which would in effect entitle him to recover from the State an enormous sum, would be to reward crime.

But the proposition is to go further, and compel the officials responsible for the charge to share with the State this indemnity expense.

With such a feature incorporated in the law, the result would be that the police and officials charged with the detection and punishment of crime would become timid, weak, and inefficient, afraid to charge for fear of being personally mulcted; yet, when a prosecution should be instituted, they would resort to every measure, fair or foul, to secure a conviction. Besides this, the wealthy, influential, and powerful would be practically immune from criminal prosecution; while the poor, the helpless, and the friendless when charged with crime would have no hope of escape.

Many accused of crime are acquitted either because actually innocent, or because their guilt has not been proven according to that rigid standard which the law, for the protection of its citizens, has established; and yet the *charge* of the crime is directly due to their own wrong-doing.

Mr. Mack says: "The victim of an acquittal is compelled to *share* with the State in the money costs of his own trial. Indeed, he is, by grotesque anomaly, a party financially to both sides of the action."

This is true, but while it may be a "grotesque anomaly," it is an anomaly by no means without a parallel.

If a citizen brings his action and recovers a judgment against his municipal corporation, the citizens and taxpayers, *of whom he is one*, are taxed to pay that judgment. He contributes to the payment of his own debt. His money also helps pay the city attorney, who contests his claim. He helps furnish the sinews of war with which to fight himself.

Upon what principle should the State repay its successful adversary in a criminal trial all sums expended by him in attorney fees and personal expenses? Who pays the attorney's fees of the successful defendant in any civil suit? No matter how meritorious his case, every *successful* litigant, be he plaintiff or defendant, has to pocket the loss of his own time, personal annoyance and expense, and attorney fees spent in defending his suit. Would it not indeed be an anomaly then to require the State to pay the counsel fees of its opponent?

Mr. Mack himself admits that certain objections to such a statute might be raised, but thinks that such objections are relatively trivial, and could be corrected. In what way? The public is deeply interested in this matter; and if Mr. Mack really knows of any way in which these very obvious objections, which he himself suggests, can be corrected, I believe he owes it to the public to give it the benefit of his information. Would it not be a good idea to have a draft—not a rough draft, but a perfected, detailed draft—of such a law published in EVERYBODY'S? R. A. H.

Manassas, Va.

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IS CHARITY A CURSE?

I AM a constant reader of EVERYBODY'S, and was very much interested in a letter from R. H. in the April "Straight Talk." In my opinion the answer of R. H., under the head "A World-Wide Field for Beggars," is simply disgusting. Now, in answering this question, "Shall we give to beggars?" I should like first to express my sympathy for R. H. when he says that in his opinion there is no solution to the question. If one will only think and think hard for a few moments, one will solve the problem very easily.

Poverty is the result of a cause. That cause is labor exploitation. Let us remove the cause and there will be no beggars.

Shall we give to beggars? Society to-day must either support charitable institutions, which are only economic safety-valves, or build jails, etc., and work toward its own destruction. Of the two alternatives I dare not say which is preferable. Charity perpetuates a system of robbery. The other alternative will lead toward the building of the cooperative commonwealth. Charity is a curse. Let us have justice. L. A. DEB.

Phœnix, Arizona.

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WE STAND CORRECTED

I NOTICE in "With the Procession," March number of your magazine, "Supporting and Supported Wives."

I take very decided exception to your stand in this matter. You will agree with me that one purpose of marriage—in fact, history shows us that it is a very fundamental one—is the propagation of the birth-roll. No nation can afford to discourage in any way this purpose, and indeed any nation which would do so would be paving the way for its own downfall. And I submit also that any patriotic person would not seek to do so. The plan suggested—that wives should assist in the keeping of the house—must assuredly be admitted to aim in this direction.

There is also another objection. What is marriage if it does not create a home—managed directly (and it must be in order to be capable of being correctly called a home) by the loving wife? Under the suggested conditions, the home would be exactly like a bachelor's apartments.

This is the first time that I have had to take exception to any article in EVERYBODY'S. J. G.

Sault Ste. Marie, Ont., Can.

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THE BRIDE AND HER TRUNK

IN EVERYBODY'S for March, "With the Procession," is an article headed, "Supporting and Supported Wives."

It reads: "It is hard for a young man of the wage-earning class to earn money enough to marry on."

A quarter of a century ago the prospective bride always furnished part of the layout for the new home — table-linen, bedding, towels, often curtains and carpets—everything in textile was the rule—as well as a large supply of clothing.

This was considered absolutely necessary, and I have known many cases where the parents were not able to furnish the means with which to get these indispensables, and the young woman whose pride forbade her becoming a dependent, found work outside until she had earned the money with which to supply the need, and her own hands fashioned the dainty as well as the more homely articles.

And the young man had a helpmate indeed, who appreciated her home though lowly, for she had helped to make it and their aims were one.

How different to-day with the common people—the respectable class. A young woman rarely ever takes anything into the new home except her trunk, and often that is scantily filled—not because she could not afford more, but is she not to have a husband now? And is it not his business to clothe her?

The other day I heard a bevy of young wives talking. One said, "Before I was married I got a good salary, and you bet I spent it as fast as I earned it. I did not propose to save money for any man."

All were wage-earners before marriage, and I know were poorly provided for when married, and the husbands had them to clothe from the first.

Is it right?

He must make the whole sacrifice.

He must furnish the home complete.

And, too, the young woman of to-day expects more than the average young man can furnish. Her expectations go far beyond his means, and either he buys on the instalment plan, and too often, after a hard struggle to pay for his house-furnishings, has to give them up, or if he buys according to his means she is dissatisfied, and, in either case, disappointed, and disagreements follow. I have seen it repeatedly.

A young man does not want his wife to work out usually, but none of them would object to her furnishing part of the first home, and the chances are that she would feel more interest in it and make a better wife.

As it is, the whole of the burden usually falls upon the husband, and scores of young men—steady, industrious young men—are sinking under the load, and advising their unmarried friends to keep out of it.

To satisfy the young wife they involve themselves beyond repeal, and while he works and worries she must be supported in idleness. This is hard on the woman, but nevertheless true. C. G.

San Francisco, Cal.

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COMMON SENSE AND MARRIAGE

I was interested in the frank and open way in which "A Married Man" wrote of his domestic life, in the February number of Everybody's. I am now amused at the different opinions it has called forth in the April number by straight-talkers. There is one thought that seems to stir some of the virtuous, honest-souled talkers, that I wish to refer to. "Married Man" says: "I have seen plenty of women whom I could have loved just as dearly," etc.

If I read rightly between the lines, his true meaning is that there are plenty of women whom he could have loved just as dearly as the one who was luckily his wife. And why not? Does anyone believe that there is but one of the opposite sex in all the world that one could love or be happy with? Do we not all know of numerous instances where people have lived happily and lovingly with their second or even third companion?

As free moral agents, our present and future happiness depends very largely upon our *wise choice* in all things pertaining to our worldly as well as our spiritual lives. If there are "many matches made in heaven," I am sadly mistaken in heavenly wisdom. In but a very small minority of cases is heaven ever consulted, though that's a shame, 'tis true, judging from a long life of observation and experience in my pastoral labors. If fewer marriage vows were entered into so thoughtlessly and for ambition or worldly lust, our divorce courts would have greatly abbreviated dockets, and there would be many more happy homes.

I do not take much stock in love at first sight, though doubtless there are many instances of this experience, but I notice not all of such bring happy results. If men, and women too, would use consecrated common sense, not neglecting to seek the Divine guidance, in selecting a life companion, "Married Man's" theory would be quite true.

I am not minimizing love, but the love that will make a happy home must be a sensible love. Love is susceptible of culture and growth. How often we see the exalted character of love in those who have grown the more firmly united in their love by a long life of joint experience.

Conjugal affinity! Yes. With it heaven begins here below. There are, doubtless, multitudes of happy homes, because the members thereof are *true* men and women; because they have respect as well as love for their companions; respect for their plighted vows; respect for their own honor; respect for God—homes that could have been equally happy with other affinities and associations because the *true spirit* of what will make a happy home existed in the home-maker. G. J. B.

Minneapolis, Minn.

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INTERESTING PARALLELS

During my life I have run across in literature, here and there, choice morsels, some without signature, and some, as in the case of many of our best hymns, simply marked "Unknown." To these unknown friends of mine, their authors, I must now add another, the writer of the article in the February Everybody's entitled "The Autobiography of a Married Man."

I wish that this letter might fall under his eye, in order that he might know the real gratitude felt in at least one heart, that someone has arisen in this material age, when married life is in the white light of criticism, to reveal a little of the sacred inner joys that are really so difficult of explanation, and of comprehension by anyone who knows them not by actual experience.

I have been married now only a little over two years, and the writer's recital of his earlier married life recalled so vividly to mind my own happiness in the recent past, that I found delight in reading the whole article aloud to my wife, so full was it of helpful suggestion and so provocative of the best line of thought. The parallels we were able to draw with the experiences of the writer, from our own life (not lives, for we live one life together), made the article doubly interesting, and we feel sure that if the author could know the sense of obligation that we feel to him for his work, he would be pleased and encouraged to write again. A. E. B.

Butte, Mont.

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A PRICELESS LESSON

As a constant reader of Everybody's Magazine, I wish to express my appreciation of same, particularly the "Straight Talk" column, which always has something very interesting to me. I started in to buy the magazine solely on account of "Frenzied Finance," in which I am very much interested, but soon found many other interesting and valuable articles in its columns, which increased my friendship for it.

But it was "The Autobiography of a Married Man" in February's issue that made such an impression on me, and caused me to write these few words of appreciation.

The article above mentioned is the best of its kind I ever read, and words fail me to express my admiration for its sentiments and teachings. The lesson taught in this story would be of priceless worth to many a young man and woman just starting along the highway of life. M. E. B.

Laconia, N. H.

WHO WILL HELP?

We have been interested in persons suffering from throat and lung trouble for some years, and have been with them to see them suffer and die in the climate of western New York; then we have had a chance to test the curative properties of this climate in central Florida with our friends and in our own family where the disease was contracted in the North.

This is the third winter we have spent in Orlando, and through the columns of your magazine last year we came to learn of the work you and Dr. Ennis purposed to do, and we decided if we spent the winter here to go and see him.

We have just returned from a visit to Narcoossee, and we feel that we can not say too much for the work that he and his dear wife have started in the name of the Master and for humanity, and that we want to help them all we can.

He has not begun this work without giving it a great amount of study for years, and when he tells you about it and the plans they are making and hope to carry out, one can but feel in his heart to say "God speed."

I am writing this to emphasize three or four things:

1. We took supper with the people now there, and talked and visited with them, and they all seemed satisfied with their treatment and surroundings, and are all improving, and some very fast.
2. It is an ideal place for a sanitarium.
3. Dr. Ennis and his wife are thoroughly Christian people and well qualified to carry on the work in an unselfish way.
4. He has plans which, if perfected, would give room for from 100 to 150 persons another year, but to do this would require quite a large sum of money—he thinks $20,000; we think more. But this would not be for one year only. This last part is what I want to put emphasis on; at present they have not the means to go on with it, and if this fact could be made known through your magazine, might it not lead some one, or a number of persons, to become interested in it?

Mr. and Mrs. T. H. King.
Orlando, Fla.

LIFE IN A TREE-TOP

Allow me to express my personal, heartfelt thanks and gratitude to you for incorporating in your most interesting magazine the articles in "Straight Talk" on "Tuberculosis."

Having myself been a victim of tuberculosis for the past year, and a constant sufferer from its ravages since its incipiency, I can readily appreciate the great and glorious work you are now upon, and I am sure that I echo the appreciation of all others similarly afflicted.

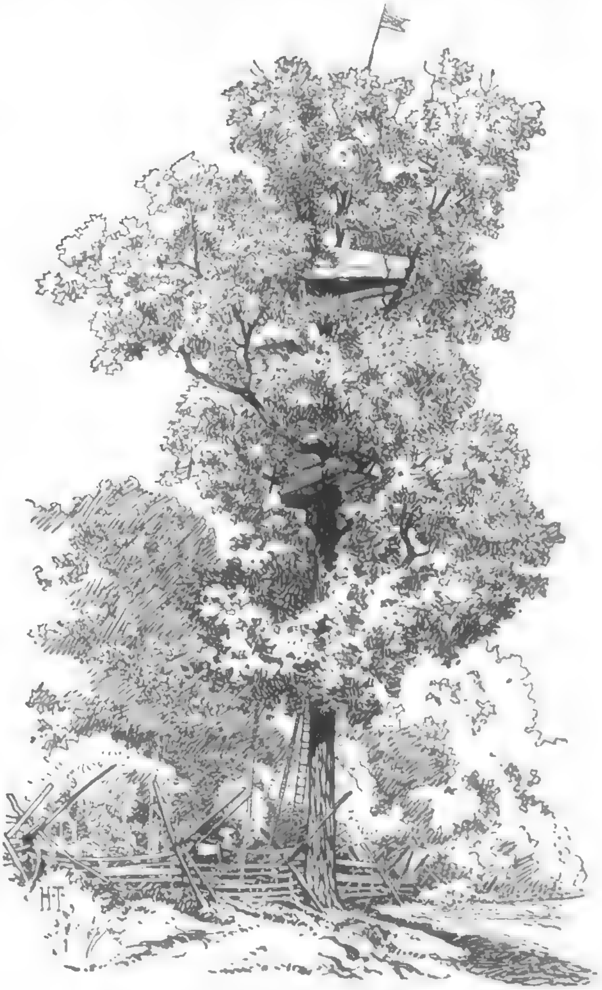
For some time, while taking the out-of-doors treatment, I lived high and dry in the top of a sturdy white oak, where I did my cooking, eating, and sleeping, and occasionally entertained as many as fourteen in my treetop house at dinner, seventy feet from *terra firma*, with only a rope ladder connecting me and mother earth.

My sleeping bunk was a specially constructed triangular bed, canvas covered, which towered fifteen feet above my living apartments and platform.

Should you desire further information upon my mode of living, I shall be glad to be at your service for the good of all concerned: command me.

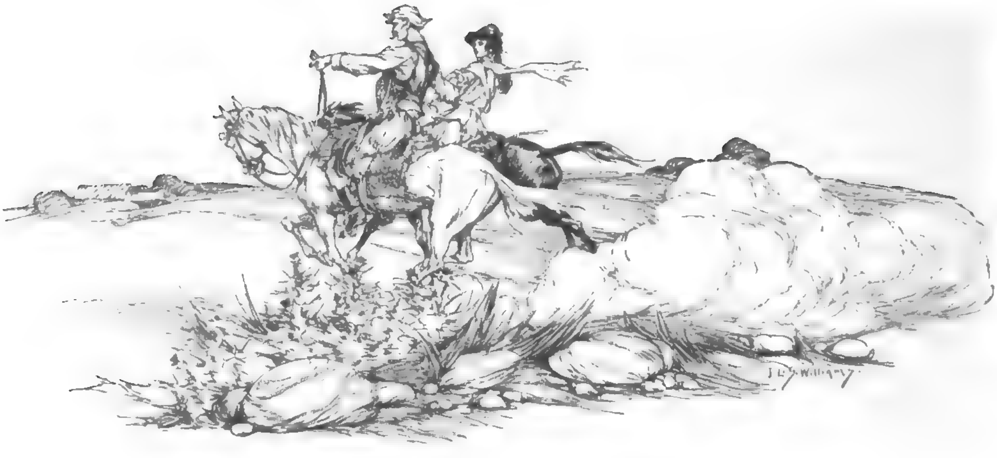
Again thanking you for your noble and philanthropic work, I have only to repeat: "He who has saved one life, or has brought rest and strength to one pain-racked, death-threatened body, has done more, aye, a thousand times more, than he who has builded a city or piled up colossal wealth." W. P. A.

Cincinnati, O.



THE TREE HOME OF A TUBERCULOUS PATIENT.

P. S.—I am also sending you one of the views of my tree home, which, however, does not show my platform house on opposite side. I have several other views, showing everything complete, which, if you should wish, I will mail without cost to you to use as you see fit, for the interest of fellow sufferers.



Fortunato's Ride Through Society

A Gaucho Story

By **WILLIAM BULFIN**

Illustrations by J. L. S. Williams

"SUCH a grand señor as you have become already!" said Carmen, as she handed him the ever-ready maté-cup, with a look in which pleasure and pique were mingled.

"And like a good many high personages, somewhat reserved and distant with the poor," commented Carmen's mother from the doorway of the rancho, looking severely at Fortunato Sanchez, who sat on horseback before them with an air of tremendous self-importance, contemplating the infinite distance with elevated brows and drooping lids.

"It is, of course, expected of a fellow like me that he should keep up a certain amount of style," he said languidly.

"But he should not be forgetful of old friends," said the girl, with a pout. "You have not been here since the day you received the news that you had won the ten-thousand-dollar lottery-prize, and that is more than a week ago."

"So horribly busy!" he explained, with a lofty wave of his hand. "So many things to do! So many people to see! Galloping day and night, and also journeying by train and coach! You have no idea of it—something terrible!"

He glanced approvingly at his shadow, pursed up his lips, and stretched himself until his glazed boots creaked. He had discarded his gaucho dress, and was arrayed in a suit of shop-clothes, which misfitted him hideously, and made him look awkward and vulgar. He had shaved off his swarthy beard and his mustache was curled in a wondrous style. His hair no longer fell in dark masses on his coat-collar, in the gaucho fashion, but was cropped close, and his slouched soft hat was replaced by a hard round one. For the loose neckerchief of the rough-rider and herdsman was substituted a stiff shirt-collar and a flaring red cravat. His riding-gear was of overwhelming magnificence and sparkled with new silver from the Spanish bit and plaited headstall to the bell-shaped stirrups. The sudden prosperity of a lottery-prize had changed his philosophy of life, and he was emerging from happy indigence *en route* for those high social circles wherein he felt called upon to shine.

It was Carmen's mother who spoke next, hugging herself with her crossed arms and fixing her piercing black eyes on the visitor who had thrice declined her hospitable invitation to dismount and rest, on the plea that he was desperately pressed for time.

"And you never came back," she remarked, "to arrange about that dance you made me promise to give for you in honor of your good luck."

"The very thing that brought me here now," he said; "that and the pleasure of saluting you."

"And when is it to be?" she asked, with a sniff of anticipation, ignoring his stilted amenity and keeping him to the point at issue.

"Well," he said, shifting his seat uneasily, and tapping his saddle with his whip, "I was thinking afterward, that if I were to give the dance in La Verde, it would be more central-like."

"Oh, indeed!" she exclaimed, with a suspicious tightening of the lips.

"And besides," he continued, "a fellow like me must do something to wake up his own town. They expect it of a man in my position, you know."

"Ah! they do, eh?" she remarked, with a two-eyed wink which deepened every wrinkle on her strong and weather-beaten face.

"Why of course they do," he said, "and I am going to give it this very night, and furthermore, señora, I come to invite yourself and Carmen."

"A thousand thanks, but since when has it occurred to you that we are women to accept invitations to dances which come in this way, like blasts of wind, as it were, without due notice, señor?"

"But all the others to whom I have so far spoken have accepted, señora."

"And, señor, what is that to me?"

He did not discuss the point with her, for he saw that her temper was rising. Her gifts as a debater of great eloquence and resource were proverbial in the district, and he respected them.

"It will grieve me so much if you do not come," he drawled in his newly acquired society tone, as he returned the maté-cup to Carmen, and shortened his reins. The girl took the cup from him without a look or a word, but her chin was in the air as she turned her back upon him and entered the hut.

"There is surely someone who will console you in your affliction," said the mother to him, with another ominous sniff.

"Oh, I suppose so—" he said carelessly, "one need not be disconsolate in regard to women, you know—plenty of them to choose from!" He pulled out the gilt-brass watch which he had purchased the day before, and with the dial of which he had as yet made only the most cursory acquaintance. "*Caramba!*" he exclaimed, "but the time flies. You must pardon me now, señora, as I have not another moment. The Intendant of La Verde, and the Military Commander, and the Alcalde, and, in fact, all the authorities are to lunch with me at the hotel, so I must not keep them waiting. I shall expect you this evening. Adios."

He lifted his hard hat to her with a polite flourish, copied from the young swells whom he had watched bowing to the señoritas of the town on the church esplanade or in the plaza of La Verde. But she scorned to notice him, and stood regarding him in contemptuous silence as he wheeled his horse and rode on his way.

"Ho, ho!" commented Fortunato, to the playful wind, as he galloped over the plain. "Will you just do me the favor to observe how prudent a man must be in his dealings with women? It is evident that my little Carmen is very fond of me, eh? And as for the mother—God of my soul, but she is a terror! I must be more careful in future, yes!"

Carmen's mother, whose eyes were following him, shook her clinched fist at him, and said between her teeth: "I swear that if my husband were alive, or if her brother were grown up, you should not treat her so! You should keep those turkey-cock airs for other people. You should be more careful, I promise you, about showing a disposition to shake us off, after working in partnership with my girl all through the shearing-time and the maize-picking, as the man who would wed her."

The girl went to the door and stood beside her mother. The hot gaucho anger flamed sullenly in her eyes, but her red lips were curved in calm resolution.

"Now that he has a heap of money," went on the mother bitterly, "his silly head is turned, and he will be flying at higher game than thou. Didst notice, how lightly he took it when I refused his invitation, and how he had invited others before he came here to throw his condescension at us, as one throws a bone to a begging cur? And then, observe how he brags about entertaining the Intendant, and the Alcalde—implying plainly that this high society gives little time for rubbish like us, eh?"

Carmen had noticed it all, but she remained silent. She went about the household work as if nothing had happened, and when it was finished she helped her little brother with the herding. When they had shut the sheep in the corral she caught a fresh horse for the morrow's work, as usual, and tied him behind the clump of peach-trees which sheltered the house. But in the dead of the night, when all was still, she rose softly from beside her sleeping mother, and taking her simple clothing with her, stole out of the rancho with noiseless tread, and dressed herself under the trees, muffling her figure in the *poncho* which had been her father's. From its place on the wall beside the bed she had taken the loaded revolver that had been in the family ever since the Revolution of '74, and having finished her hasty toilet, she thrust the weapon into her bosom. Then she saddled with the ease and rapidity acquired by constant practice, leaped on horseback as lightly as a bird, and galloped off into the darkness.

As for Fortunato, he began to make history as soon as he reached "El Hotel de Los Amigos," which was the principal caravansary of La Verde.

"Soul of me!" he thought as he swaggered into the hotel dining-room, in which the local magnates were assembled awaiting him, "but it is a grand thing to be *gente* and to be on terms of intimacy with persons of distinction, and of the category social."

They welcomed him boisterously, and made room for him in their midst, while they slyly kicked each other under the table. They were tickled by the point of some sly and secret joke which they had manufactured between them at Fortunato's expense, and which they carefully guarded from the public eye, being humorists of infinite subtlety and purpose.

"Here he comes!" they exclaimed, "the prince of the western camps, who is going to wake up the town, as only he can do it."

They slapped him on the back, and shook hands with him over and over again, and hoped he was well, and covered him with flattery. Fortunato took it as his due and shouted for drinks, which were immediately supplied. He felt elated at being in a position to patronize the upper crust of society and decided to do it with epic munificence. The probable cost was a consideration which did not trouble him in the least—he told himself that he was in a position to afford expensive luxuries.

"I want to open your appetites," he explained, as he threw himself into a chair. "No dinner fit to be eaten can be enjoyed unless good liquor goes down before it to settle the stomach. So pass the bottles round. And say: some of you fellows give me a cigarette."

A dozen packets were immediately held out to him.

"Did I tell you," he resumed as he blew a cloud of smoke through his nose, "that I have decided to give a spree to the common people also? Well, then, I have. I am going to give a flare-up dance. What do you think of the idea?"

"Really," said the Intendant, "your thoughtfulness is most admirable, Don Fortunato. A dance is just the thing to delight the common people. How did you hit on it?"

"Oh, you may believe me when I say that I know what I am about!" said Fortunato with a shrug. "This dance will be a big one, I promise you—plenty of wine and sandwiches and two organs—but that reminds me. Waiter — Pedro — Pedro," he cried, "what devil of laziness possesses thee?—Pedro!"

"I am at the orders of the señor," said Pedro, the enterprising waiter of the hotel, rushing into the room; "I am entirely at the disposal of the Honorable Don Fortunato."

"Then go this instant," commanded Fortunato, "and search me out high and low the two gringo-men from Italy who play the street-organs, and send them hither, and then have word given all round the town that I am giving a dance to-night—but stay—where shall I hold it?" and he looked around the table for a reply.

"There is my wool and hide depository," said the Intendant; "it is empty now and at your disposal, Don Fortunato."

It was a tumble-down building, situated in a wilderness of weeds, and it sheltered swarms of rats, which burrowed in its floor of mother earth. But Fortunato thought it good enough for the proletariat.

"The very place," he exclaimed, in a showy whirlwind of profanity. "And attend to me, Pedro, have it filled to the door with the common people. Tell them to come in their hundreds. I give them a general invitation, and it is my wish that there be plenty of eating and drinking—two barrels of wine and heaps of sandwiches. And above all, be sure to collar those two gringo-men and their organs, one to play when the other is tired or stopped for repairs—you hear?"

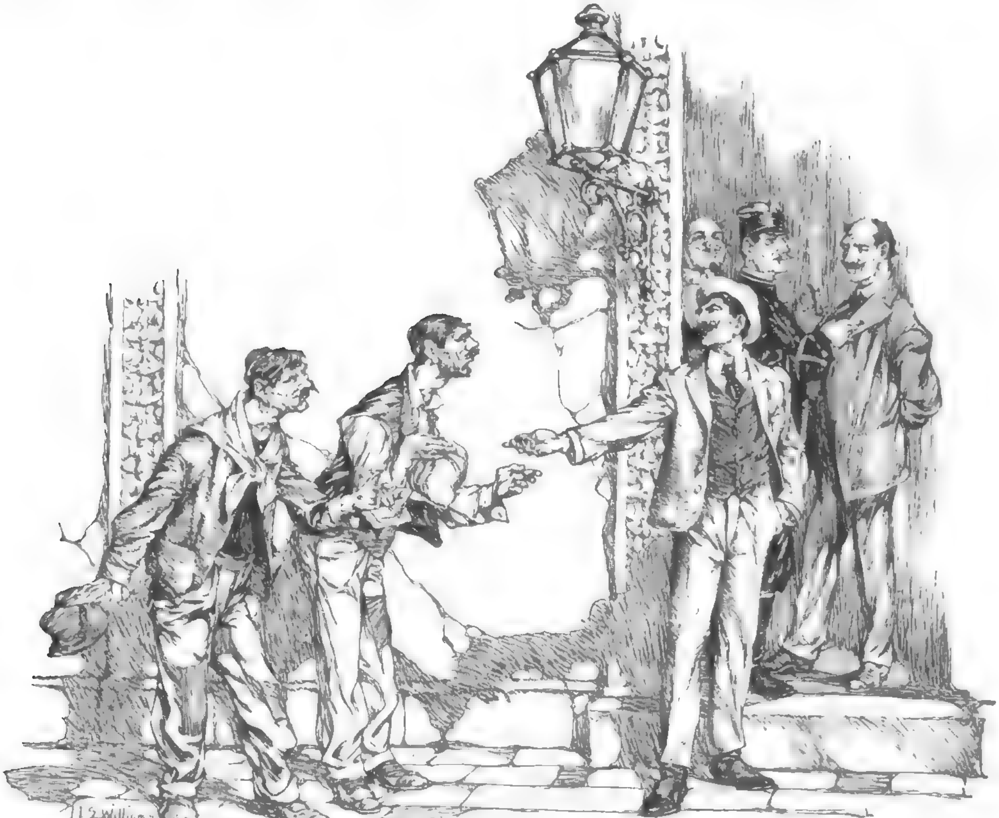
Pedro heard and heeded, and solemnly promised to carry out in every particular the commands of his honored guest. "He is an oversize for his hat," thought Pedro, with invisible chuckles, "swelled in the head, my soul! But it is good for business, all his nonsense. Let us profit by it."

It was during the lunch, or as Pedro called it afterward in his monumental bill, "the special banquet for twenty covers," that Fortunato enlarged upon his general projects. He informed his friends that he was off to Buenos Ayres to look round for an investment. He thought it likely he would establish a dairy, or perhaps a hotel, or it might be a big business in cattle and wool buying, and he had also been thinking of buying fowls and eggs and hides on a large scale. As for land, he had not decided whether it would be better to rent two or three leagues and put it under flax and maize, or buy a tract of good pasturage. It would depend on circumstances.

"It is something to make your head hot," he said, "thinking over money matters, and going here and there looking after your business. Some fellows who are envious barbarians will tell you that a rich fellow like me has great fun. But if they were in my place they would know the difference."

"For my part," said the Intendant gravely, "I can not explain it to myself how you are able to stand the constant strain, Don Fortunato. You must be made of iron."

The others agreed with this, and while they were adding some frills to the flamboyant eulogy, Fortunato suddenly dropped his knife, with which he was conveying a few cubic inches of mutton to his mouth, and pressed his hands to his side.

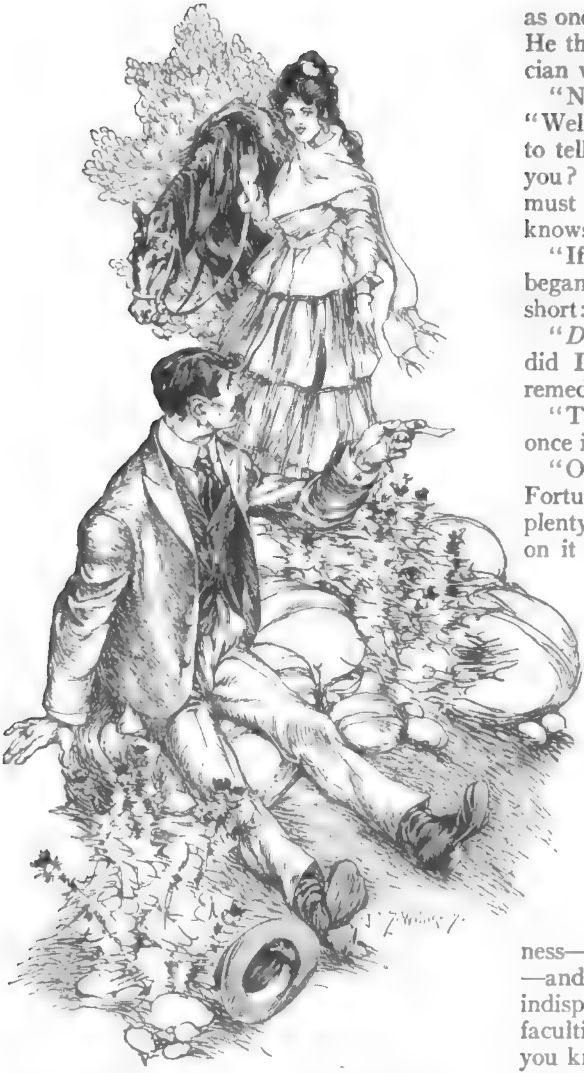


THEY SUBMISSIVELY ASKED FOR PAYMENT IN ADVANCE.

"What is it?" they asked anxiously. "You are indisposed, Don Fortunato?"

"Oigh!" groaned the object of their solicitude, "a doctor; bring me a doctor. I am suffering agonies. I must go to bed—call the doctor immediately."

He rose, and they conducted him to a room,



"I WAS SUFFERING FROM THE DELIRIUM OF GRANDEUR."

where he threw himself on a bed, moaning dismally. The medical practitioner who attended in due course, shrugged his shoulders and raised his eyebrows after he had made his examination of the patient.

"I can find nothing wrong with you, my friend," he said with the air of a man who genially acknowledges that a riddle or a conundrum has been too deep for him.

Fortunato was highly indignant. It was only that very morning he had heard that a millionaire in Buenos Ayres had been taken suddenly ill at dinner; and to be incontinently stricken down in this way he regarded as one of the social privileges of the wealthy. He therefore received the word of the physician with becoming scorn.

"Nothing wrong with me, is it?" he cried. "Well, you are a nice doctor! And was it to tell me such an absurdity that I sent for you? Bah! Call me a coach, Pedro. I must go myself and look for a doctor that knows his business."

"If you care to take some medicine," began the physician, but Fortunato cut him short:

"*Dios mio!* Señor Doctor, and for what did I send for you but to give me some remedy?"

"Then I shall write you a prescription at once if you like," said the man of science.

"Of course! Write it at once," urged Fortunato, "a good prescription, too—but plenty of mixture in it; and attention! write on it that the fellow at the drug-store is to send it on here immediately. Say it is for me. I am Fortunato Sanchez, you know, and I can pay for what I order."

The doctor was wise in his generation. He wrote the prescription, pocketed his fee, and departed.

"My medical man has prescribed for me—that is all I can say at present," was Fortunato's reply to the inquiries which his guests made regarding his indisposition. "I am overworked—too much thinking—too much traveling—too much business—too much occupation for the brain—and then a congestion, as it were—an indisposition of the nerves and the stomach faculties and the whole of the general system, you know. But it is only a passing thing—so the doctor says."

"And *Caraju!*" he added, to his own heart, as he swallowed the harmless dose of lemon-peel and honey which had been sent him, "this is something like society, and the distinction social and the style! It gives a fellow great importance to be sick, so long as he has the money!"

A few minutes afterward he returned to his friends and said: "There—I feel better already—the attack is over."

They rejoiced with their tongues in their cheeks and accompanied him back to the table, where they held high festival, regardless of expense. When the Homeric repast at length was finished, Fortunato called imperatively for a hired coach, and gave orders that he should be driven to the barber's—which was only a few doors off. After being elaborately lathered, scraped, powdered, pomaded, combed, brushed, and perfumed, he was driven back to the hotel door, where a large assemblage awaited him. Two Italians with their street-organs and fortune-telling birds, were drawn up in battle-array before the door, playing at high pressure; and several scores of children were waltzing in the dusty street.

"Señor Don Fortunato," announced Pedro, with a deferential flourish of his napkin, which included the music, the crowd, the hotel, and the rest of the universe, "they are all at your orders, señor."

"What for?" demanded Fortunato, standing in the doorway and lighting a cigar.

"The dance! the fandango! the *jarra!* Viva Don Fortunato!" shouted the merry-makers.

"True!" said Fortunato, raising his hand. "Silence—Stop your infernal music and let me speak."

The Italians, grinning joyously, ceased their labors and stood before him, hats in hand.

"You two gringo-men from Italy are to go at once to where the dance is to be held," he ordered, "and play for your lives. How much do you charge?"

They told him, and submissively asked for payment in advance. After cursing them and all their race, he agreed to the sum named and handed it over.

"But attention!" he called out loudly, as the musicians were about to depart. "I'm coming down to the dance later on. And if I don't find ye at work, I'll teach ye how to play your tricks on a man like me!"

"He's tremendous," said the Intendant in admiration, as the Italians meekly saluted, and wheeled their music away. The remark was meant to be overheard by Fortunato, and he overheard it.

"I'm wiping all their eyes!" he said to himself. "*Pocha!* but it is a bully thing to be a rich fellow. Here, you young devils," he shouted to the children, "tear each other to pieces for these—raise a good row over them, and I'll see if I can not find ye some more." He threw a handful of nickel coins among them, and clapped his hands in glee as he stood an edified spectator of the ensuing scramble and free fight.

He inquired energetically into the working of the commissariat department, and assured himself that eating and drinking would be in abundance for the dancers, and paid cash down for everything. He would fill the common people up to their chins, he said to himself, and make them worship the open-handed man who had such power over the good things of this world. And then, whenever it suited him to go into politics, he would march them off some day, and win an election, and become one of the authorities. There were a few cattle-buyers whom he wanted to flog, and a few gin-sellers whom he desired ardently to skin; otherwise his political aspirations were of the vaguest.

The dance was an epoch-making reunion. The youth and beauty, and age and ugliness, and thirst and appetite of local gauchodom were assembled in their numbers at the hide-depository, in the yellow light of a hundred tallow-candles which shed radiance—and plenty of flowing grease—and myriads of carcasses of singed moths and night-flies upon the festive throng; and the waltz and *habanera* and *gato con relacion* went on apace.

It was past midnight when Carmen, with the *poncho* over her head and shoulders in lieu of a shawl, quietly made her way through the dancers to a corner where the light was faintest. Many of the fair ones present were as simply arrayed as herself, so that she attracted no attention by the homeliness of her toilet. She scanned the crowd with eager eyes, in which burned a desperate purpose, searching for Fortunato. But he was not to be seen. She loosened the *poncho* lightly from about her ears, and listened intently for the sound of his voice; but she could not distinguish it. She peered into the far end of the place, where the drinking was going on, but he was not there.

"No matter," she muttered, with fierce determination, "I shall wait for him."

She stood close against the cobwebbed wall, and waited for more than an hour before his name was mentioned near her. It was the gaucho poet or *payador* of the district who was asking:

"What in all the world has become of our own dear Fortunato Sanchez, that he has not honored us with his presence?"

"*Quién sabe?*" said an old gaucho with contempt. "And in any case who wants the fellow here with the putrid pride that is choking him since he won that money?"

"I want him here, for one," replied the poet, "for, look you, I have composed a few verses in his praise and in praise of a certain fair one of the town who is said to be partial to him; and I am sure, if he heard me sing them, he would think them worth a fifty-dollar bill."

"And who is the fair one?" asked a girl who stood by, "and why is he not here to dance with her?"

"Ah, my child," said the poet, "figure it to yourself if she is likely to be here! Now that he is rich, it is not to a gaucho dance he need go to meet girls to throw themselves at him who would have scorned to look at him a week ago."

"And no doubt," said the graybeard, who had spoken before, "he is in some of their toils now, otherwise he would surely have come here to show us his hard hat and that watch which he pulls out every five minutes. But enough about him. Let him stay with his fine lady, if he has found her, and welcome. Come with me yonder to the tables to drink more of his wine."

Carmen left her corner when they were gone, and walked out into the night. She had decided that it would be useless to wait for him any longer at the dance. She sought him through the town, flitting from door to door like a shadow, listening, waiting, watching, hour by hour, around the darkened streets, returning occasionally to the dance-house, baffled and weary, but with her baneful resolve still unshaken and unchilled.

It was morning when she found him. The dance had come to an end and the dancers had separated. She had taken to horse again, and was scouring the outskirts of the town, still seeking him, when she came upon him at last. He was seated, with bowed head, his chin on his hand, under a hedge of tall cones to which his horse was tied. All his jaunty swagger had left him, and he looked the picture of dejection. His hard hat lay beside him in the dust, and the morning wind blew his hair over his forehead in disordered wisps. His mustache was fallen from the giddy eminence into which it had been curled of late, but did not, for all that, conceal the sorrowful droop of his mouth. He appeared to have been crying, for his eyes were red and swollen. He was so deeply plunged in sadness that he did not hear the drumming of the girl's gallop. He did not even hear the thud of her horse's hoofs as she reined in nor did he raise his head until she was close beside him.

He smiled faintly when he saw her, and said wearily yet not unkindly: "Is it you, Carmen? Do you know, I was just thinking of you. But what brings you so early to La Verde?"

The listless despair in his voice and expression and attitude did not soften the brooding fury of her glances, and left her cold and hard and pale.

"I have been here since midnight," she replied in a tone which made him regard her more closely.

"Vexed, eh?" he asked carelessly. "Came to the dance, no? and did not enjoy yourself. Is that it?"

"It is not," she answered, as she wheeled her horse round and faced him where he sat. "I did not come to seek enjoyment. I came for justice. I came to see if your dollars give you the power to throw me aside like a broken spur after all that has passed between you and me."

He smiled bitterly, as he asked: "Were you afraid, then, that someone else would get the spending of the money?"

"Not that, but I wanted to find you in the company of her who has learned to love you since you won it. I had a few words to say to you both. But now that I find you here alone, after leaving her, I can say them just the same."

He laughed a harsh, mirthless laugh, which acted on her anger as oil does on a flame. She slipped from her horse and glided swiftly to him, her face ablaze with passion, her right hand thrust into her bosom.

"Oh! and is it mocking me you are, then, Señor Don Fortunato Sanchez?" she cried.

He did not quail, nor did he even move. He remained sitting, regarding her with a look into which twinkled a spark of the dare-devil gaucho humor that can jest with death itself.

"I expect you have the old pin-fire revolver on you that belonged to your father," he said. "It has as many oddities as an old woman, and even if it goes off when you fire it, which is very doubtful, it will not hit hard enough to kill. If it were a decent weapon, I might provoke you to use it on me, for when you rode up just now I was wishing for something that would blow the soul out of me. Why, I was even thinking whether I should put an end to myself at once or wait until I had seen you at your own door to say a word of farewell. Mocking you, was I? No, child. I was only mocking myself. Your words about my riches amused me, because I am an ass, and because I am an ass I brayed. Another woman, eh? Another woman to come between you and me, and because I am rich? Ho, ho! but that is fine! Look," and hastily turning his pockets inside out, he produced a torn package of cigarettes, a match-box, a medal of San Antonio, a few nickel coins, and a hotel bill. "Here is all that is left—left of ten thousand dollars! What do you think of that?"

Her face had softened strangely while he was speaking, and a happy thought seemed to strike her, as she gazed at his empty pockets.

"Then it was gambling you were, last night?" she asked, in a voice which trembled, but not with anger.

"What else would it be, child? Would I be a son of the pampa if the cards did not hold a spell to bind me? And as for that nest of thieves yonder, the Señor Intendant, and the Señor Alcalde, and the Señor Military Commander of the District, would they be the bosses of a pampa town if a fool like me were not tricked and fleeced by them? I can see it all now with the clear vision of a fool's aftersight, but to the dim foresight of the born idiot many things are cloudy. And know all men and all nations that I hereby declare myself to be a born idiot. The dollars gave me a hankering for high society and I have paid for it—through the nose! I was suffering from what we gauchos call the delirium of grandeur—and O Lord—I have been cured!"

His figurative way of putting the case did not lessen nor hide its downright truthfulness. Fortunato had been cleverly lured into a gambling-bout and had gone the pace, with all the obstinacy of the gaucho when his head is hot.

"And—and is that the reason—the *only* reason—you were not at the dance?" she asked, with trembling lips, going a step nearer to him.

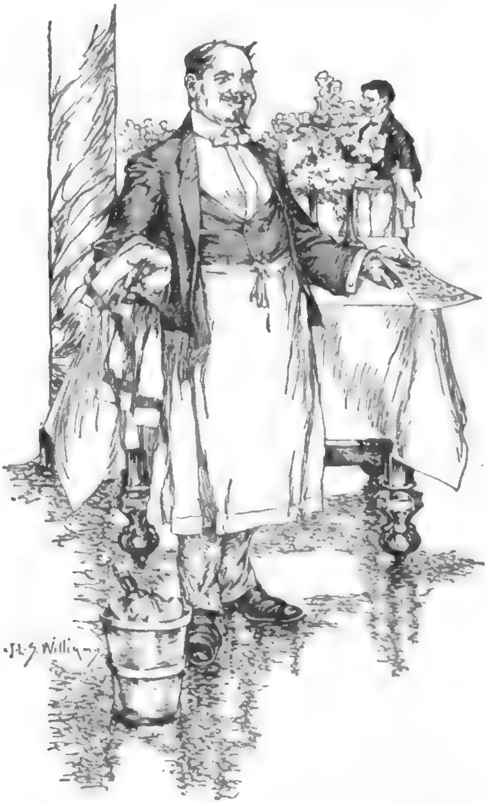
"Blessed be God!" he exclaimed, "and do you suppose it was not reason enough! I sat down to a game of monte with all those caballeros of the distinction social, and that was the end of my riches. Was it luck, or was it that they cheated me? *Quièn sabe?* I can only say that I drank many deep measures of wine and brandy and gin and that I lost and lost and lost. I was left on foot, as we say—broke—cleaned out!"

Her eyes were strangely bright now and a sob rose in her throat which broke into words, soft and low and tender with the sweet burden of a caress.

"Ave Maria!—to think of it, no?—such luck! Such luck!"

"Truly you may say so—such luck!—such pestiferous and infernal luck! And furthermore, I ask you to consider what a clever thief is this Pedro—he who is waiter at the hotel. When he saw me sit down to play cards with all those personages of the distinction social he asked my honorable permission to present me with his bill. He was not distrustful of my honor, understand, but he knew the world! Oh, I tell you, the flies do not build nests on that man! Here is the bill. I can not read it, but it has been read to me:

" 'Special banquet for twenty covers, $200; various drinks, $20; damages and prejudices to furniture, $40; personal service in an attack of sickness, $20; $30 more for feed of horse, with damages and prejudices to hostler, kicked and bitten by the said animal' (and may the high Heaven reward you, my poor horse, for that little consolation!)—'In



"HE ASKED MY HONORABLE PERMISSION TO PRESENT ME WITH HIS BILL."

all, $310.' Gone, all gone. Ten thousand dollars in eight days; and here I am now with nothing left but the silver on my riding-gear, and a few horses, and a watch that is stopped—not enough to give me a decent wake—foundered!—smashed!"

"And so much the better, man!" she cried joyfully, laying her hand on his hair. "You will be happier without it. Do not talk about wakes nor of death. Talk of life! The world is fine and broad, and to-morrow will be another day."

"*La Gran Siete!*" he growled. "You are glad, are you, that I am left without a cent?"

"Of course I am," she replied, "and am I not the better gaucho for that? What need have you for more than you can earn? What good is a heap of money to people like us? Can it buy us anything better than the clear, blue sky, and the green grass, and the sunshine, and the dew, and the swing of a good horse's gallop; and the sweet, sound sleep, and the love of a man for a woman, and of a woman for a man?"

It was gaucho philosophy and half an hour of it convinced Fortunato. Before the sun had climbed over the tree-tops, he was on his feet, overhauling his riding-gear and swearing luridly at civilization, and at all its works and pomps. When he had finished he asked her for the loan of her *poncho*. It was lying folded across her horse's withers, and she threw it to him with a smile.

"Here goes to make a *chiripá*," he said, as he drew the fringed border of one end of the *poncho* around his waist and kicked the other end forward between his ankles. "Good-by forevermore to being a personage of the distinction social," he said as he stooped to pick up the fringe which lay between his feet. "Adios I give you, Señor Don Fortunato Sanchez," he went on, as he completed the folds of the gaucho's favorite riding-costume. It seemed to bring back to him the untamed spirit of the pampas, for, after he had cast an approving glance at his nether limbs in their new garb, he tore the red cravat and high collar from his neck and threw them over the hedge. The hard round hat next received attention. He sent it flying into the weeds with a kick. Then, taking a handkerchief of yellow silk from his pocket, he bound it turbanwise around his head. "It will do," he said, "until I can come by a hat that is fit for a gaucho to wear."

She drew the revolver from her bosom and handed it to him.

"No, thanks," he said, "I do not need it now."

"Nor do I," she added, "so you must carry it for me."

He stuck it in his belt, and, taking the girl in his arms, pressed her to his breast for a moment, and swung her into her saddle. Then, twisting his left hand into his own horse's mane, he vaulted lightly on horseback.

"Vamos!" he cried, "my gaucho girl—my gaucho woman that is to be——"

"Vamos!" she answered, as she kicked her foot into the stirrup.

And, side by side, they galloped toward the open pampas, homeward to the gaucho life, throwing dust-clouds behind them into the flashing sunlight.

The End of Art

By ARTHUR STRINGER

THE Will that bends not,
And the Eyes upturned;
The Quest that ends not,
With the Goal discerned.

Yet the Hand that quails not,
And the patient Heart,
And the Dream that fails not—
Such, such is Art!

LITTLE STORIES OF REAL LIFE

The Stylishness of Mrs. Quinn

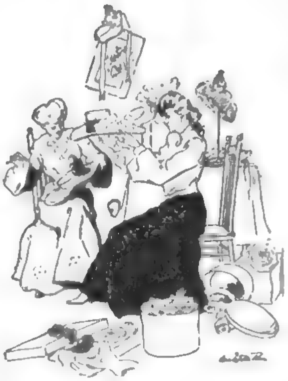
By Anne O'Hagan

"ASHAMED o' me!" Bridget's lips framed the words as she huddled on the floor beside the attic window and looked down the slope of the town to the harbor, tranquil with summer moonlight and sparkling with the riding-lights of anchored yachts.

She heard the front door open and the voice of her daughter Maggie raised with artificial graciousness in greeting. Then Loretta's company-tones chimed in, and there was a twitter of feminine merriment against the masculine rumble of salutation.

She had been out delivering milk to her few customers; she had come home the back way to the cow-shed and the patch of garden. She had taken off her heavy shoes and stockings—she had stood long at the ironing-board that day over the girls' lawns and linens, and her feet fairly ached for the dewy freshness of the grass that fringed the plank-walk through the yard. So she had come noiselessly toward the house and the words had smitten her—Maggie's words, or were they Loretta's?

"I just don't feel as if we could ever ask any one here. I'm so ashamed of mamma."



THRIFTY, VIRTUOUS, AND HANDSOME.

Paralyzed by the shock of the sentence, Bridget had sat down behind the screening bean-vines. And so she had learned how hopelessly different she was from Mrs. Wilson, who wore black satin and jet, and would as lief be caught unbodiced as unshod; she had learned the superiority of Mrs. Zane's curled false front over her own smooth gray hair; she discovered that her daughters "nearly died" of mortification when she drank tea from her saucer, and that it was terribly vulgar to keep a cow unless one kept a man to milk it.

"Of course, she's as good as gold," the verdict had been finally announced by Loretta, "but she hasn't the first particle of style, and sometimes it seems to me that I'll just die—"

Then they had gone forward into the parlor, with its gilt-splattered wall-paper, its gay-shaded lamps that were never lighted, its empty vases and its beribboned jardinières. Bridget, crouching by her window, recalled resentfully that it was the milk-money which had built the L that made the parlor possible. For her part she hated it, and clove to her big kitchen, bright with sunshine or firelight and the glitter of polished tins, sweet with geraniums along the window-ledges—"a room a body can take a bit o' comfort in," she said.

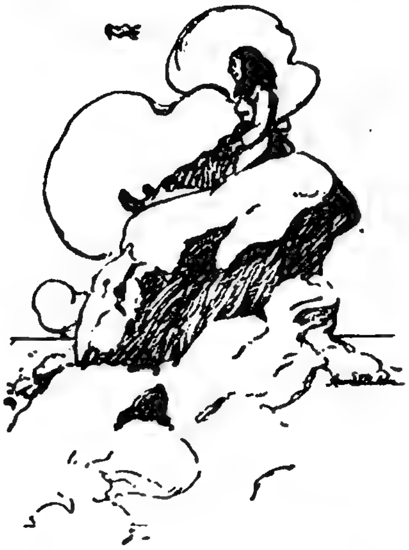
She had never grown used to doing without Barney, although she had had fifteen years in which to learn the lesson. To-night she longed for him with unspeakable longing. If he had but lived, the new ways would not have mattered. He and she could have gone on unhindered in the old fashion, and the girls, unhindered, could have tried the new paths to new ambitions.

She looked down toward the harbor. She always did—it was a habit from the long years when she had been wont to watch for the return of the fleet from the Banks. She had first watched as Barney's young wife, little more than a girl. When the sails had been sighted that year she had held up a bundled mite to view them.

"Yer father's comin' home, Barney boy,"

she had whispered, "yer father that hasn't seen ye—" And the baby's head had wobbled indifferently on his fat neck, and he had blinked and closed his eyes against the bright sunshine.

The little Barney and his brother Tim had been big boys when last she had watched for the return of the fleet—"too big, too big, my poor boys," she moaned to-night. For that year they had gone themselves to the Banks, strapping youths of sixteen and eighteen. And the fisheries owner who had fitted out the expedition and provisioned the little houses against the home-coming of the men, had laughed at the debt he would owe the Quinns with their three stalwart fishers.



HER OLD LOOKOUT.

The fleet came back without the Quinns, and with the tale of a white fog and of a great horn filling the impenetrable vapor with its confusion of hollow warning; of a fog that lifted by and by to show the far gleam of a great steamer, and dories bobbing on the bright blue waves in the sunshine—but not the dory that had held the Quinns.

Fifteen years ago—and the little girls with the tear-swollen eyes and the quivering lips were the elegant young ladies whose voices and laughter she heard below. Her heart gave a throb of gratified maternal vanity even now as she thought of them, so tall and straight, so slim of waist, so black of eyes and hair, so red of cheeks and lips.

They had been good girls, too—they were good girls now. They had helped her at home; they had delivered the milk and had carried the laundry bundles. They had studied their lessons and learned their catechism. When Loretta was fifteen she had been apprenticed to the village milliner. Two years later her sister had also entered the store, and now, after nine years, it was the Misses Quinn's own, as a black-and-gilt sign informed the passers-by. Industrious, thrifty, virtuous, and handsome they were; their mother acknowledged it proudly, glorying in their progress and their possessions. And they whispered to one another that they were ashamed of her!

The next morning the girls thought that their mother looked tired. Loretta good-naturedly stayed at home to attend to the household tasks, and laughingly drove her mother out into the sunshine.

"It's a headache you have; I can see it," she proclaimed; and she was so convinced of the correctness of her diagnosis that she forbore to scold when she saw that her mother had gone forth wearing her faded old blue gingham, and with a three-cornered kerchief tied over her hair.

Beyond the village the land thrusts a long, rocky promontory into the sea. In her youth Bridget had been wont to watch from its uttermost point for the return of the fleet, and this morning she had an irresistible yearning for the spot. She made her way through the town, past the gay and splendid summer settlement that lay beyond it, out to her old lookout. There Bianca Greeley, reading under a green-lined umbrella among the rocks, saw her. When she had looked at her a little while she went softly away without making her presence known to Bridget. For the night had written something on the old woman's face which the young one felt it sacrilege to study—a look that said: "Here am I, an old woman, who has labored and loved and suffered, honestly and valiantly; and it has all been in vain—the end is heartache."

Now Miss Greeley was a very great lady indeed, the greatest, perhaps, of all whose houses bordered the shore beyond the village. For not only was she an heiress and the granddaughter of an American admiral and an Italian nobleman, but she was a painter of such renown that the critics, in speaking of her work, generally forgot her fortune and her fashion and her sex; and beyond this a woman's artistic triumph may not go.

All day she thought of the old woman on the rocks, and the result was that the early evening found her carriage threading the narrow streets of the town looking for "an old Irishwoman in a blue dress and a kerchief." There was but one such in the town, and by and by the equipage drew up before the Quinns' door.

"I'll go," whispered Maggie, when the ring of the footman reverberated through the house and a glance from behind the curtain had revealed the unaccustomed apparition of a carriage outside. "My stock is freshest."

She returned slightly crestfallen. Miss Greeley wished to see Mrs. Quinn. Would their mother please, *please*, go up and put on her brown silk and—

"I'll not," said Bridget. "I'm clane an' whole an' that'll do for her. Sure it's the fine artist she'd be if she saw naught beyond silk an' calico."

The girls had ample opportunity to speculate upon their visitor's purpose before they were summoned to the conference. The great lady was very gracious, as she usually was in pursuit of her whims.

"I'm begging your mother to sit for me," she explained. "But she is very modest and fearfully obstinate. She pretends not to believe that her face is much more interesting than the faces of—of us younger women—" She made a tactful change from what she had been about to say, for, indeed, poor Bridget had been setting forth the paintable qualities of her daughters. "As much lovelier, I tell her, as a sheet of paper with a noble poem upon it is lovelier than a blank sheet. Please help me to persuade her. I have set my heart upon it. I want to paint her in these clothes and sitting by her own kitchen window. It is the kitchen window, isn't it, that I caught a glimpse of as we drove round the corner—the one with geraniums, that looks down toward the harbor?"

Bewilderedly the girls looked at their mother, at their visitor, and at each other. Beauty? In age? In faded cottons and in gray hairs? Memories of Mrs. Wilson's gleaming satin and jet flashed before them. But they were adaptable girls. They choked their amazement behind their high stocks, and persuaded their mother to sit for her portrait.

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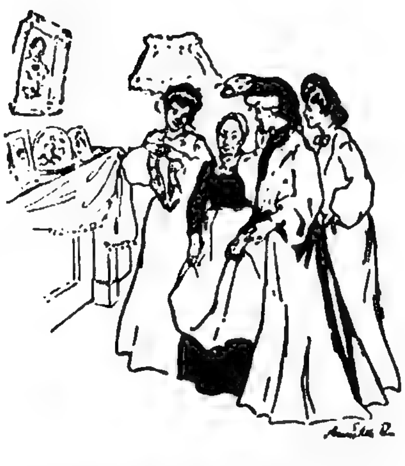


SHE POINTED OUT THE CRAYON PORTRAIT.

It was a week later. Bridget coming up from the milking, paused beside the bean-vines to snip a withered leaf. The voices of her daughters floated out to her along with the clatter of dishwashing.

"I'd like to see any of them putting on airs with me now," remarked Maggie. "It'll be a long day before Miss Greeley's carriage stops in front of their houses, or she asks to paint Mrs. Zane's false hair or those shiny dangles on Mrs. Wilson's dress."

"Yes," agreed Loretta happily. "Well, you know, there's something about mamma—character and—Oh, I don't know! But you understand. No wonder Miss Greeley would want to paint her."

"Let's have an enlarged crayon done of her for ourselves," suggested Maggie. "With a fichu and her big carnelian pin—it would look well over the mantel."

Bridget blushed with pride as she mounted the steps to the back porch.

And the next year she blushed with mingled pride and embarrassment as she pointed out to Miss Greeley the crayon portrait above the mantel-shelf.

"The one ye sent me—the photograph from yer pitcher, I mean, Miss, sure it was lovely an' I'm glad the pitcher did so well; bought by the Museum, was it, now? Well, well. But ye mind how in it I'm sittin' be the kitchen windy, lookin' down to the water? Of coorse, it's fine an' grand, an' the girls are proud an' pleased an' all. But they didn't like the idea o' me sittin' be the kitchen windy on the parlor wall—ye know what I mean, miss. An' so"— her pleased eyes caressed the monstrosity— "so they had that took of me. They do begrudge me nothin'."

The Tooth

By Edwin L. Sabin

MR. TURPY for the twentieth time turned in the bed, and uttered a peevish, irritated exclamation.

"What's the matter, dear?" came the gentle voice of his wife from her own bed.

There! After all his painful precautions, he had awakened her, anyway. He might as well have yielded to the demands of nature and sought the relief of more ado.

"Oh, nothing!" he mumbled. "You go to sleep."

"Is it the tooth?" she inquired, anxiously. "Does it hurt much?"

"No, no," he grunted. The question annoyed him. *Hurt?* Of course it hurt! If she had it about one minute, she'd see. "Go to sleep."

"Poor dear!" murmured his wife compassionately, through the darkness.

For a few minutes silence reigned. It seemed to Mr. Turpy that his wife must have dropped off, and he resumed his alleviative measures—such as they were. He turned upon his back, and pressed his cheek hard against his shoulder.

For a time Mr. Turpy lay passive, rather curiously listening, as it were, to the heartbeats repeated in the tooth, and analyzing the sensation. He was secure in his belief that the thing could not keep him awake, and he accepted its endeavors with half a smile. He would go to sleep. Let it ache.

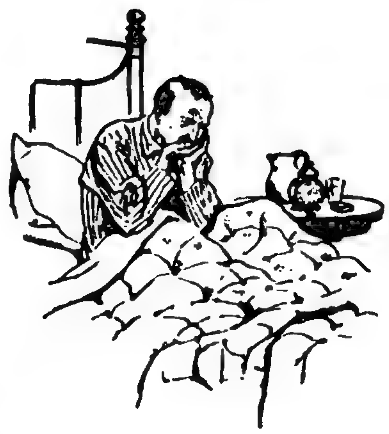
He turned upon his right side, and closed his eyes. "Ache, ache, ache, ache, ache," proceeded the tooth, steadily. He turned upon the other side. Ah, that was better! But no. "Ache, ache, ache, ache, ache," resumed the tooth. He turned upon his back. There! He would sleep. "Ache, ache, ache, ache, ache," persisted the tooth.

Whew!

What was that? It seemed to him that a minute, thin wire must be lying, stretched taut, deep along the base of the teeth in his left lower jaw, and that it had unexpectedly been twanged, like the high string of a fairy harp.

The "twang" died away. Jiminy! Was that thing going to happen again? He hoped not. It was decidedly unpleasant. He could endure the steady ache, but he did not fancy those unpleasant surprises—those innovations.

He waited, watchful. Perhaps it was an accident. "Ache, ache, ache, ache, ache," bustled the tooth, settling down to work in earnest. Ouch! The thin, elfin wire twanged again. Sa-ay! Was it going to keep that up? What the dickens was the matter in there?



ACHE, ACHE, ACHE, ACHE, ACHE.

"Twang! Twang!"

A double shock, this time! Mr. Turpy now lay with eyes wide open, listening to the ache, and bracing himself for the "twang." The clock in the sitting-room struck twelve. Morning was still afar.

"Ache, ache, ache, ache, ache, ache," and then, unheralded by any premonitory symptom, "twang!" It never failed to make Mr. Turpy jump. He tried various postures: all the postures practicable within the limits of his bed. None appeased the tooth. Mr. Turpy even caught himself apologizing to it for having doubted its power, and suggesting to it to call off the "twang," and compromise on just straight ache.

But it was no use.

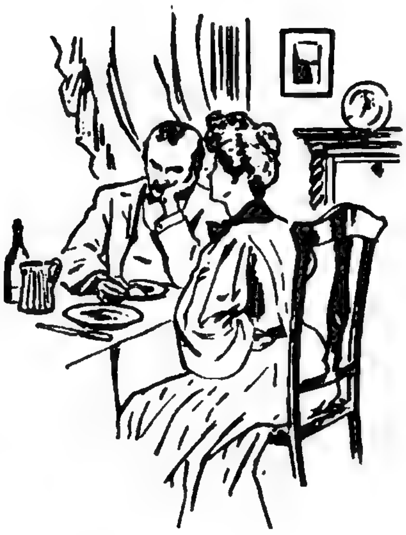
Mr. Turpy propped himself, half-sitting, against the head of the brass bed, thus to mount guard, as it were, over his agonies. His wife, having spoken him, spake no farther, but remained silent, probably sleeping. He was alone there in the darkness with his tooth.

As if on a sympathetic strike, his cheek and the whole of both jaws on that side ached also. "Twang!" went the diabolical little wire. Galloping toothache? Thunder! This was a regular automobile toothache, making record time.

Mr. Turpy dozed. The automobile fantasy developed, and he thought himself actually in an auto. It did not seem to operate exactly like other autos of his experience, but there he was, dashing down a crowded street, utterly unable to control the thing. Right and left he hurled the people, and wherever they landed they bounced like india-rubber. He was astonished, but it was a relief not to see them all killed. He was exceeding the speed limit; he vainly essayed to close the throttle—to apply the brakes—to do anything that might reduce his wild swoop. Arms and legs were paralyzed. And now, as might be expected, the police were after him. From cross-street and alley they lunged out at him, but he skilfully dodged their bullets, which he could see coming. Then, while he was ducking the leaden pellets, he pushed his face—too late he saw it—right into one. It slowly and irresistibly bored him through the left cheek. Horrors! It had smashed the teeth! He must seek the dentist at once. The auto turned of its own accord and volleyed him toward the dentist's office. The rush of cold air, through the hole in his cheek, made his injured teeth ache terribly, and at every squawk of the horn (which squawked of itself!) a sharp pang darted through the nerves of the jaw.

Mr. Turpy woke up. He found himself in a perspiration. His jaw was paining him frightfully. With fear he felt of his cheek. No hole was there. He was thankful for that, at least.

If he might only get *at* that tooth, and dig it out. 'Twas a cowardly thing for it to do: to torture a helpless man so. Oh, for the morning, when he might corral the dentist, and insist upon having the blamed thing pulled, and silenced forever! Mr. Turpy experienced nothing but sheer delight in picturing to himself the grip of the forceps, the counter-irritation of the twisting, relentless, masterful out-plucking, and the sight of the molar held forth in air and gloated upon. Mr. Turpy felt a vicious desire to arise, and with the pincers in the tool-box pull the tooth for himself.


"WON'T IT HURT YOU DREADFULLY?"

"Ache, ache, ache, ache, ache, ache, ache—twang!"

He wondered when the dentist would be in the office, at the earliest. By eight o'clock? 'Twas to be hoped so. Mr. Turpy prayed for eight o'clock to come. That tooth *must* and should be extracted.

Mr. Turpy dozed. It seemed to him that he had arisen, and like a little boy again had tied a string to his tooth and to the door-knob. Then he had deliberated over slamming the door. It took more courage than he possessed at the moment. But his wife joined him (or was it his grandmother?—the form appeared hazy) and despite his entreaties, piteous as they were, insisted upon slamming the door. Goodness! Alas—only part of the tooth had come away! In his jaw was left a bleeding, tremendously tender, ragged stump! Phew, how it hurt! And at a frightful twinge Mr. Turpy woke up.

He timidly investigated the state of his tooth. The tooth was all there—and acting, apparently, on the principle of the more the merrier.

The clock struck two. The dentist, and peace after pain, were still six hours away! Mr. Turpy groaned and slightly changed position.

"Ache, ache, ache, ache, ache, ache, ache—twang!" Regular and unceasing. That is, the program was regular; the twang most irregular, interrupting whenever it could be particularly effective.

However, Mr. Turpy dozed. This time he was at the dentist's. He had got up, in the morning, and had discovered that it was already eight. He must hurry or the dentist might not be disengaged. So he did not stay to eat breakfast, but rushed out, caught a car, and found to his embarrassment that he was clad only in his pajamas. He shrank into a corner and miserably hoped that no one would notice his peculiar costume. He feared that he was shamed forever. At the business block where the dentist's office was, he stepped down, and whisking in, entered the elevator, where he cowered, and blushed beneath the gaze of its other occupants.

The dentist was in—in, and oiling an imposing array of forceps. He politely ignored his patient's rather *outré* attire and, seating him in the chair, proceeded to work. Explaining that a molar such as this was extremely hard to extract, he inserted between Mr. Turpy's reluctant jaws a large, common monkey-wrench and ruthlessly adjusted it. The cold wrench clamped tighter and tighter upon Mr. Turpy's teeth, aching and sound—and they crushed right in! The pain was exquisite in its diabolical refinement. A sickening despair permeated Mr. Turpy's being.

The dentist released the tool.

"We'll have to dig for the roots," he said pleasantly.

Stiff with horror, Mr. Turpy saw him turn away only to face the chair again clad in a carpenter's apron stuck full of chisels and auger-bits.

"Steady, now," cautioned the dentist, poising a chisel.

In vain Mr. Turpy strove to evade the blade, to cry out, to protest. He was icebound, dumb. The chisel pushed roughly into his mouth—when with a mighty effort he dashed aside the dentist's hand, sprang from the infernal chair—and woke up!

The clock struck three. Would morning never come?

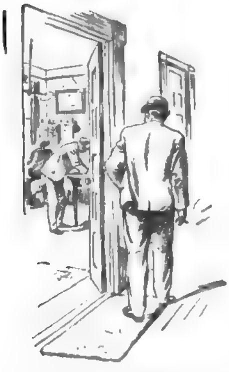
. . . .

Haggard, feeling somewhat seedy, Mr. Turpy arose and hurriedly dressed. With supreme satisfaction had he unclosed his eyes to behold that the morn was arrived. The clock struck six; two hours more, and the confounded tooth would be treated to a surprise-party.

"Dear, did your tooth ache *all* night?" cooed Mrs. Turpy, hearing him astir.

"Pretty much," he mumbled.

It was aching now, although not so bad. The light seemed to be dissipating the pain. However, that tooth should not be allowed to beg off. Not much! Its day had come!



MR. TURPY WALKED PAST.

"Poor dear!" cooed Mrs. Turpy. "You must go and see the dentist."

"I'm going," declared Mr. Turpy, "the first thing after breakfast. I'm going to have it extracted."

"Oh, *dearie!*" expostulated Mrs. Turpy, aghast. "Don't have it extracted. It can be fixed; the nerve can be killed, if necessary, or something."

"I shall insist upon having it pulled," announced her husband, stubborn and annoyed. "I've monkeyed with it long enough. If he won't pull it, I'll go to a dentist who will."

"W-well," murmured Mrs. Turpy, yet unconvinced.

With pitying eyes she watched her husband delicately mumbling his mouthfuls of breakfast.

"Does it still hurt so?" she asked, as, having finished, he kissed her good-by.

"N-no, it doesn't," he responded, thoughtfully. "Seems to be a great deal better."

"Maybe it's done aching, and won't trouble you any more," she suggested joyfully.

"Makes no difference; I sha'n't risk it," he replied. "When next you see me I'll be minus a tooth."

"Darling!" she murmured in admiration of his manly fortitude.

Riding down in the street-car Mr. Turpy suddenly noted that the tooth was not aching a particle. That was strange. He analyzed his feelings as centered in it, but could discover no token of any latent rebellion. Tooth and jaw were entirely quiescent. Humph! Mr. Turpy was sensible of a traitorous greening, so to speak, of the bough of hope. Perhaps—but no! To the dentist was he bound, and out the tooth was coming. His mind was made up.

He wondered if it would be hard to pull. Very likely. Molars, he had heard, were difficult of extraction. A dentist had informed him, once, that his teeth were unusually solid. He recalled his dream and shuddered. It would be frightful if the tooth should break under the forceps. Humph!

However, better to suffer five minutes than to endure a whole night! He carefully reviewed the night, striving to dwell upon its unpleasant details, thereby to keep himself spurred up. But the night, after all, did not now seem so *very* strenuous. Of course, there had been a *little* discomfort, but he had slept—yes, he *had* slept, and now he was feeling *fine*. Ever present, obtrusive, spoiling the effect, as it were, of his conscientious retrospection, was the imaginary grip of the cold, ruthless forceps on the tooth—the terrible, wrenching twist—the—ugh!

Maybe the tooth *was* all done hurting. Very likely he had caught a slight cold in it. It certainly seemed completely well now. He couldn't make it hurt even by grinding with it against the upper teeth. That was a pretty good sign, wasn't it?

He descended from the car, and mechanically entered the office-building where the dentist was located. He would let the dentist take a look at the tooth, anyway; if a cold had settled in it, possibly something could be applied to the gum. If the dentist was not there yet, all right; he would let the matter rest until afternoon, and see if the tooth woke up again.

The elevator disgorged Mr. Turpy on the fourth floor. The dentist's office was only a few steps down the corridor. The door was open. Mr. Turpy walked past, glancing in. The dentist was there. He had on his white jacket, and was examining some instrument—a pair of forceps? Mr. Turpy proceeded to the far end of the corridor, and paused. Supposing, having got him helpless in the chair, the dentist *should* decide that the tooth must be extracted, and, cold-blooded, should proceed to go about it!

Might he not be premature in his action? Might it not be better to postpone seeing him, and give the tooth another chance to behave itself?

. . . .

That evening Mr. Turpy's wife met him at the door, and gazed upon him wistfully as he removed hat and coat.

"Did it hurt much?" she asked, patting his hand. She led him to the window. "Let's see," she said.

"Oh," said Mr. Turpy, bluffly, "I didn't have it pulled, after all! You see, the dentist was busy, and—so I thought I wouldn't wait."

The Emancipation of Barden

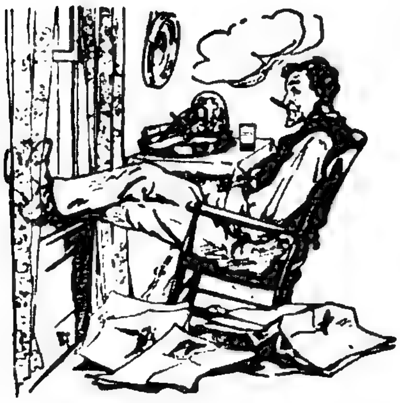
By Adelaide V. Cooke

IN the evening, after the funeral, the minister dropped in to see the widower. He expressed his deep sympathy.

"Yes," answered the Bereaved, "it's all so. I'll miss her and things 'll never be the same; but I've got to bear up and I'm a-goin' to. I've made up my mind to one thing first off: I'm a-goin' to sleep in the spare-room. I've been climbin' them back-stairs to the third story and layin' on a husk mattress for the best part of fifteen years, but I'll snore in that feather bed from now on, if it *is* in the dog-days."

The minister cleared his throat as if to speak, but instead silently transferred his gaze to a crayon of the late Mrs. Barden, which looked severely down from the wall just over the protestant's head.

"I know what you're thinkin'. Sarah was a good woman—in her way—but it hed to be *her* way." The speaker meditated a moment. "I'll tell you another thing: I'm a-goin' to use that front door every day 'n the week. Sarah never would have it so, 'cept on Sundays or holidays, and off an' on for a funeral if 'twas one of *her* folks. She said we could go out the back way for mine; they wasn't *her* blood relations. Now I'm a-goin' in and out the front way seven days in the week if I have to board up the back gate." He sat back and squared his shoulders. The minister's gaze returned to the crayon-portrait. The black, beady eyes began to bore into his consciousness like a pair of gimlets. Mr. Barden intercepted both look and thought. "Yes, it makes me kind of creepy to be settin' myself up against her ways, but it's just come to this, Parson, that I've got to."


MR. BARDEN BECAME A SCANDALOUS SIGHT.

Thus it came to pass that Mr. Barden in his shirt-sleeves, pipe in mouth, and feet on parlor window-sill, became a familiar and remained a scandalous sight in the eyes of his neighbors. The summer dust invaded the sacred precinct of that hitherto spotlessly uncomfortable house, and the flies held high carnival there.

"Poor Sarah," sighed her sister.

"I wish I'd Barden's grit," sighed her husband.

One crisp evening in October, the minister found his parishioner sitting at the open window, smoking. He was in his favorite attitude, and coatless. Upon the minister's suggesting that it was rather late in the season for that particular phase of outdoor enjoyment, Mr. Barden acquiesced, but added in a confidential tone:

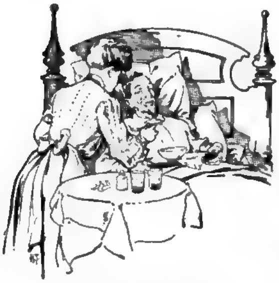
"I won't say but what it is a little chilly, but it ain't a-goin' to get any warmer this side of next spring and I've got a lot of time to make up. It's fifteen years, or nigh on to it, since I've had a chance to set here this way and seems like as if I couldn't get my fill."

Mr. Barden may not have gotten his "fill," but he certainly did get pneumonia. Sarah's sister and most of the women of the neighborhood agreed that it served him right; more than one told her particular husband that it was "a judgment"; one even went so far as to tell hers that if ever he acted like John Barden she wouldn't keep as quiet as Sarah.

"I should certainly come back," she said; and with that withering remark, hurried over to see if she could do anything for Sarah's husband. For to tell the truth the conduct of the whole guild of Stilltown women was grossly inconsistent, and the amount of care and coddling the invalid received almost completed his ruin. He grew arrogant, bullied his nurses, reviled his beef tea, resented poultices, abused the doctor, and violently assailed the parson's pet theological views.

At this point the faithful, though exasperated, contingent of nurses had a reenforcement in the person of a visitor from an adjoining village, Angelica Johnson by name. Sarah had been used to call her "that sneaking little Johnson," carrying her candor so far as to address her directly as such. Evidently Miss Johnson bore no grudge, for she readily volunteered to assist with the nursing, her mental comment being that John Barden was neither Sarah herself, nor, as far as she could make it out, Sarah's husband. Her more outspoken remark was something about heaping coals of fire on somebody's head.

"You may try your hand at his broth to-day," said Sarah's sister to Miss Johnson, "but I tell you here an' now it ain't a-goin' to suit him. It's enough to raise my sister to hear him go on. I don't feel any call myself to stand it much longer. I wouldn't take from my Bob what I've taken from Barden. Now you can try. If he begins, just set the tray down and walk out."


"SHALL I HAVE TO FEED YOU?"

The broth was carried in on the daintiest of trays by the new cook, who looked very trim in her white apron, with a pink bow on the pocket just matching the color in her cheeks. It was a dark day, with a drizzle that seemed to get indoors. It had affected the patient unfavorably, and inclined him to depressing and, indeed, harassing remarks. But that pink bow and the pink cheeks, and the snapping black eyes, and the smile! She held the tray, just to steady it, but he spilled the broth, for his mind was not on it.

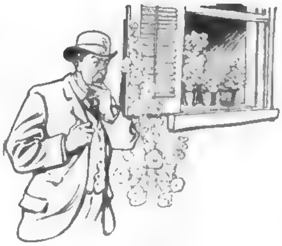
"Shall I have to feed you?" she said. "Well, just one spoonful to start you." It was a merry meal, and the fun reached the kitchen, but was not contagious.

Nothing so good as that broth had ever before been tasted by the patient, and when the cook promised him some just like it for the next day, her backward glance and smile went to his head. Day dreams assisted his digestion, and he fell asleep to dream that angels wore white aprons with pink bows in lieu of wings, and carried trays with steaming bowls of broth instead of harps.

"It's not only that I'm lonely," he confided to the parson the next day in the course of other remarks of a like character. "I sort of feel a hankerin' to be the head of the family. In Sarah's time I never was, and it wore on me. Yes, I know it's as you say: Sarah was a good woman. I don't begrudge the price of her monument. It's a good heavy stone an' her virtues is all there an' cut deep. But as long as she was here I was, as you might say, hindermost. And that's what a man don't like, Parson; he don't like it. Maybe he don't say nothin', what with being took down one way or 'nother, but he feels it. It's contrary to Nature and it's contrary to Scripture.

"You ain't a-goin' to set there and deny that Sarah was masterful? Why, I've heard her down you, and that on Scripture! Now them thin's react; they react, as the doctor calls it. An' you feel as if you wouldn't do anythin' that anybody told you to, even if you wanted to do it the worst kind. An' you feel as if you're just drove to do everything you'd never got a chance at before. You want to know why I never give in my experience no more at prayer-meetin'? It's just this: I used to *have* to. Sarah'd nudge me till I did, or she'd know why I didn't when we'd get home. I could give it in now, and sometimes I'd like to, 'specially recently of late; but I ain't a-goin' back in my tracks.

"You don't know what's come over me? I'm not the same man I was? You're right, I'm not. When I'd stripped that spare-room of all them fool fixin's and plumped myself down in them feathers, that first time after fifteen years on a husk mattress, I felt like as if I had read myself the 'Mancipation Proclamation. And I'm a-goin' to continue on, keepin' my hat on the parlor-table and my pipe on the parlor-mantel. I'm a-goin' to pull the winder-shades up crooked if I want to. I'm a-goin' to put my feet—boots and all—on the best chairs. I just naturally hunt for things to do that's different from what I was let do, and, sir"—he drew himself up—"my chest has expanded four inches."


"WHOSE HOUSE IS THIS, ANYWAY?"

Time passed swiftly and delightfully until Miss Johnson left for her own home in the neighboring village. With her went Mr. Barden's peace of mind. As he told his friend, the minister, he was having heart-struggles.

"Sarah's happy—that is, if she don't know what's goin' on here—and I intend to be. If I could only be sure. That is—you know what I mean—sometimes things ain't just what they seem. Suppose she'd take to Woman's Rights and that sort of thing like Sarah. You know when a man's got his freedom papers he likes to keep 'em.

"Now it's this way. When I ask her—Who?—Why, Miss Johnson, of course! When I ask her opinion about anything, she just flutters and says, 'What do you think, Mr. Barden?' Now Sarah, she was great on Woman's Rights, but Miss Johnson, she says that a woman don't need none 'cept what the man she loves likes to let her have. She says that women were made for the express purpose of looking up to man. Ain't that a beautiful sentiment? Once when I let out a little about Sarah's ways and doin's (sort of feelin' my way, you know), she said for her part she couldn't never forget herself so far as to go against her husband in anything. She says the home is the husband's, and a good wife just lets him decide everything, an' only asks the right to make him comfortable. She says she got it from Shakespeare that a wife ought to thank Heaven, fastin', for her husband. I can't see the use of the fastin', if she's square on the rest, but she says it means more that way. Now I believe her, an' then again I don't know. You've been married twice, Parson; now, man to man, is it worth the risk?"

"In the spring a young man's fancy lightly turns to thoughts of love." Mr. Barden was not exactly young, but he felt so, which is the next best thing. His struggles were over; his surrender unconditional. An evening came; *the* evening. Donning his best suit, his stiffest collar, his gayest tie, and his tightest boots, he set forth for the village which held his "Heart's Dearest Hope," as he had written her down with very large capitals in the letter announcing his coming. It was but a twelve-mile drive over a good road with a fair horse, but the way seemed long. He beguiled it with visions of the future, of the near future, of the immediate future. Sarah's waist had measured thirty-two inches; Angelica Johnson was very slim. Sarah's height equaled his own; Angelica's head just reached his shoulder comfortably. Sarah had always discouraged sentiment; Angelica would look down, and then up, and then—"Glang!" he cried with a touch of the whip. The mare seemed to know, and flew over the ground, bringing him to his journey's end some moments ahead of time. "Good," he thought, "I'll surprise her." Leaving the carriage out of sight he hurried on.

Angelica, his Heart's Dearest Hope, sat at the window bending over a letter—"Mine!" thought the lover; and his heart gave an extra thump. The door was ajar. Some big men can step lightly, but Mr. Barden had never learned the art, even under Sarah's severe tutelage. His first footfall was heard. From the window came a familiar voice in an unfamiliar key:

"You, Jim Johnson, go right round the back-alley way. Don't you know you can't bring your dirty boots in at my front-door? Whose house is this, anyway?"

No response except hastily retreating footsteps, the banging of the gate, and the sudden sound of wheels in the quiet street.

From his post of observation in the kitchen, which he had earlier reached as usual by the back-alley way, Angelica's brother Jim saw and heard. It was his hour. "The mills of God grind slowly, yet they grind exceeding small." The lean, lank, dull-eyed boy did not put it that way. He only humped his narrow stooping shoulders still more and chuckled:

"She's be'n come up with."

"I'll tell you what, Parson," said Mr. Barden at the station a few days later as he parted from the minister, his ticket for Atlantic City in his hat-band; "I'll tell you what—it was a close shave. If I hadn't got there ahead of time I'd be climbin' them back-stairs and sleepin' on the old husk mattress. After I get through with the sights at the shore, I'm goin' West to grow up with the country. They tell me women are scarce out there.

"I've just been over takin' a look at Sarah's monument, to sort of quiet myself down. Seemed like as if I could hear her say just as she used to about once a day regular, 'When I'm dead and gone, John Barden, the fool-killer 'll get you, for sure.' I'm mighty glad she don't know how near she come to bein' right."

With the Procession

Happenings of the month—stories, personalities, compact epitomes of events that are making history.

WE MAKE PROGRESS

CHAOS reigns in the affairs of the Equitable Life Assurance Company; cats are jumping out of bags much to the consternation of the virtuous Alexander, the wicked young Mr. Hyde, and the innocent Tarbell. Disclosures bring chaos; chaos results in a growing knowledge on the part of otherwise probable victims; then follow wariness and circumspect investments. Nothing could be more hopeful—as far as the larger public is concerned, than the confusion now evident. Out of it will come a new system.

Yet we must not expect too much. Graft, public and private, is so well established; dishonest wealth is so common, and corporations are so powerful that more than one generation will be needed to restore their rights to the people—and to break down the gangs of thieves. But much is being done. Folk has overthrown the grafters in Missouri. La Follette, with his unrelenting hostility to the injustice of railroads, has his enemies on the hip in Wisconsin, and will fight against the corporations in the Senate. Secretary of Interior Hitchcock has been carrying on a quiet but effective war against land thieves; and a United States Senator and two Representatives in Congress have already been bagged. Sad that they should be accused; sad that a United States Senator from Kansas should be indicted, and for a different offense; and all are to be presumed innocent till their guilt is shown. How lamentable that there should be so much graft; but it is good to know that the law is pursuing the grafters. In legislatures, especially in the West, there is a disposition to beard and crush the great organizations of capital. The general popular liking for Mr. Roosevelt rests not more on his personal characteristics than on his known desire to regulate the railroads and smash the injurious trusts. Cities show an increasing tendency to reserve franchises and cease to be exploited by corporations. Enormous evils are to be overcome; and they will be overcome. In many parts of the country there is an earnest desire for honest government; and such revelations as Mr. Lawson's make plain to every honest man the necessity for more honest business. Whack away at the rascals, then, and keep a brave heart! They are bound to be beaten in the end. They are giving ground already.

THE STEEL PHILOSOPHER

MR. ANDREW CARNEGIE continues to take his troubles and his dividends gaily, and never worries as to the strong rebate taint on his money. His niece, who can ride astride and has a mind of her own, ran away with a young man variously described as "riding-master," "coachman," and "groom." Groom he became in a more dignified sense, and Uncle Andy accepts the marriage with a true democratic spirit and will do something handsome for the young folks. Better a sober coachman than "a worthless duke" for Nancy, he says, not without an innuendo, perhaps, for Pittsburgers who invest in dukes. A groom's "a man for a' that." And so our best wishes to the female Cophetua and her husband. Not everybody has an uncle like Uncle Andrew.

GALVESTON'S FORT AGAINST THE SEA

IN September, 1900, a hurricane drove the sea upon Galveston, razed absolutely two-thirds of the city, and left the rest in ruins. Ten thousand lives were lost. Fifteen thousand persons were made homeless and shelterless. The business and most of the wealth of the city were wiped out. A few despairers talked of abandoning the old site, of rebuilding Galveston where she would be safe. Galveston went to work at once. She resumed business. She decided to put a solid concrete sea wall between her and the sea. Congress would not give her anything. So she built it herself. Four miles, protecting the Gulf front, were completed last summer.

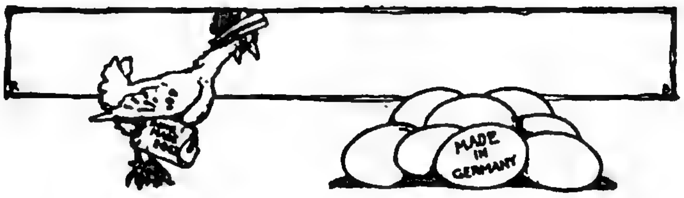
The Government extension of two miles should be done before June 30th. The Galveston wall is sixteen feet wide at the base, five at the top. It stands eighteen feet above mean low tide. On the Gulf side a granite riprap runs out twenty-seven feet. The present job of that extraordinarily self-reliant and energetic city is to raise itself, to lift its four square miles from two to eighteen feet above its existing level. Five giant hydraulic dredges are pumping sand from the bottom of the Gulf to "fill in" with. More than two thousand houses will have to be raised. The State of Texas remits certain taxes to Galvestonians. Otherwise, the city foots the bills. A city with a right to be proud of herself; a city all of us are proud of.

RICH WOMEN AND TRADES UNIONS

Miss Margaret D. Dreier, a Brooklyn woman of wealth and social consequence, is President of the New York branch of the National Women's Trade-Union League. This includes cap makers, cigar makers, cigar strippers, boot and shoe makers, women's garment makers, bookbinders, laundresses, and restaurant and lunch-room waitresses. Its object is to protect women workers and put them on an economic equality with men. It is going to try to "organize" the sewing trades, and wipe out the "sweatshops" in Manhattan and Brooklyn. More and more, women "with all the advantages" of fortune and education feel themselves called to do what they can for their less lucky sisters; and in so doing enlarge their sympathies and ideas, broaden their characters, and taste the pleasure of energy and unselfishness in a much larger field. They acquire also a certain feeling of democracy and equality which, perhaps, is less common among women than among men.

PRESBYTERIAN FEDERATION

Representatives of seven branches of the Presbyterian Church in the United States have united upon a plan for a sort of arbitration board, with the unwieldy name of The Federal Council of Reformed Churches in America Holding the Presbyterian System. Each branch will be entitled to four clerical and four lay councilors, with additional representatives for every two hundred thousand communicants. Each church will retain its individuality, and all will act together for certain federal purposes. One of these is the division of territory, so that not more than one branch will be found in one field. Here is at least an economic reason and basis of union.



MUST THE HEN "GO"?

Seems as though there were more substitutes now than during the civil war. A corporation with a capital of $6,500,000 is making eggs, warranted "strictly fresh," out of casein, which is made out of milk. Thus the cow lays eggs, so to speak. As yet, however, she does not displace the hen. Casein eggs won't hatch. Will star-eyed science yet make them hatchable and consign the hen to the museum?

MUNICIPAL OWNERSHIP

The election of Judge Dunne, the Democratic candidate, as Mayor of Chicago on a platform of immediate municipal ownership and operation of street railways is a hard jog to conservatism. Mr. Harlan, the Republican candidate, was for less immediate, but ultimate, municipal ownership; and the distinctively Socialist candidate got more than 20,000 votes. Evidently the Chicago voters are utterly disgusted with the methods of the traction companies, and not afraid to try "a new deal." There are great difficulties in Judge Dunne's way; and any popular expectation of swift realization of municipal ownership may be premature. But of the honesty of his intention to carry out the mandate of the people there is no doubt. Nor is there any of his ability and his high aims. Like Mr. Bryan, he believes in Government ownership and operation of interstate railroads, telegraph, and express companies. There is a considerable body of public opinion in favor of such a program. The progress of the Chicago experiment will be watched carefully and should be judged fairly. The public service corporations have themselves to blame for most of whatever sentiment there now is in favor of an extraordinary enlargement of the powers of the municipality, the State, and the Federal Government. In one way or another, the people will be the masters, and not the slaves, of these corporations. Let them put that in their pipe and smoke it.

THE COLLEGE ON WHEELS

The Chicago, Burlington & Quincy Railroad furnishes the plant. The University of Illinois furnishes the professors. A two-car train, called the Seed and Soil Special, stops at every important place on the line. At this station, Dr. Soandso, of the University of Wisconsin, talks to the crowd about seed and soil. For ten fruitful minutes the class is permitted to study the specimens of soil and seed with which the educational train is loaded. Then it hums to the next station, where Professor Somebodyelse holds forth. The college on wheels will roll or is rolling through Illinois, Missouri, Iowa, western Nebraska, and Wyoming. Good luck go with it!. But will the farmers appreciate, at its full value, these traveling lectures and this professional farming?

THE GREAT SMOKE

Apparently the State of New York and the rest of the United States are willing that Niagara Falls shall be ruined. The Great Victoria Falls in Africa, four times the size of Niagara, may come to be a goal of searchers after the picturesque. A cantilever railroad bridge across the Zambesi Gorge was completed the other day. Through trains will run within 1,500 feet of the falls; these will not be visible from the bridge, the ends of which rest on a plateau level with the rock over which the Zambesi plunges. Trains approaching and crossing the bridge will be greeted by a shower or deluge of rain. As the Zambesi leaps into the gorge, high columns of vapor rise in the air. On this account the natives call the falls "The Great Smoke." The vapor is condensed in the cooler air above, so that it rains always below the falls; and the bridge-makers have been soaked continuously.

CENSUS OF THE PHILIPPINES

The Census Bureau has published the results of the census of the Philippine Islands. The population of the 342 islands of the archipelago is 7,635,426. Of this number about seven millions are classed as "civilized," more or less. The wild tribes, found almost entirely inland, are only about nine per cent. of the total population. Almost all the civilized tribes are Catholics. There are thirty-five Protestant churches. The Moros are Mohammedans. The other wild people are described as having "no recognized religious belief," which merely means that their religion is not understood. More than one-half of the Filipinos can neither read nor write any language; only one-fifth of those aged ten years or more can both read and write. Eleven per cent. of the pupils in the schools understand English. This is good work enough for two years. The number of female wage-earners is proportionately double that of the United States. The average size of a Philippine farm is eight and one-half acres, about one-seventeenth that of the average American farm. The Filipinos are efficient workmen when intelligently supervised. Wages are low, but have doubled under American occupation. The twelve public libraries contain only some 4,000 books, more than half of which are Spanish. There are or were, in 1902, forty-one newspapers, twelve English, twenty-four Spanish, four in native dialects, one Chinese. Twenty are dailies. The only steam railroad of any account runs 122 miles from Manila to Dagupan, has 254 bridges, and was built by Filipinos, who are excellent bridge-builders. It pays well, and is being extended.

"STICKERS" FOR SPELLERS

Most of us have a certain sympathy with "poor spellers"; and only a few of us can boast of having "spelled down" all our opponents in a "spelling school." So the confessions and suggestions of a number of spellers who wrote letters to the New York *Sun* on "hard" and "easy" words were of value for reproof or instruction. One correspondent's list of "puzzling" words was: "Plaguy, mortgagor, tranquillity, deleble, tendinous, tessellated, camelopard, violoncello, mattress, vilify, fusillade." Another wrecked adventurer on the rocks of "ei" and "ie" mentions "mullein, sleight, cleik, pleiades, weird, prescience." Of proper names, "Mississippi" and "Llewellyn" are puzzling to one; but every heart knows its own bitterness, and there are pitfalls for the best speller. The dictionaries reek with words that the most accomplished speller could but guess at; and certain words seem to take a malicious pleasure in eluding you. Time after time you have to "look them up." "Old Doctor Fowler," a famous Staten Island orthographer, delights in this hill of difficulty: "It is disagreeable to perceive the embarrassment of a harassed pedler gauging the symmetry of a peeled potato or a fuchsia." We all have our troubles.

PRESIDENT-GENERAL

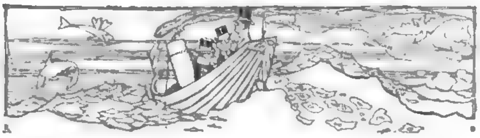
Health to Mrs. Donald McLean, of New York City, the new President-General of the Daughters of the American Revolution. According to Governor Warfield, of Maryland, this post is "the most honorable position to which an American woman can be called." At any rate, Mrs. McLean "made a good fight for it," and won. She had able and eager competition. There was much less ill-feeling than is manifest in most elections where men strive and squabble. It seems to us that, in spite of the cynics, the women have much more civility, good-nature, and common sense in their societies than the men have in theirs; and we must remember that newspaper reports of all proceedings in women's societies are apt to be high-colored and "humorous."

A TALE OF TWO CITIES

The cost of a sea-level Panama Canal is estimated at $230,500,000. Notice the look of good faith and scrupulous accuracy given by that extra $500,000, and a tidy sum the whole makes. Yet how little that is for the United States, when you consider what Chicago and New York are doing or soon to do in the engineering line. The Chicago freight subway is to be enlarged at a cost of between fifty and a hundred millions; and two hundred millions more are to be spent on railroad improvements in Chicago. New York's projected subways will cost $250,000,000; the addition to the water supply, $60,000,000; the Pennsylvania Railroad's tunnels and terminal, $50,000,000; the Grand Central Station and the electrical equipment of the Central lines coming into the city, $45,000,000; new bridges, $36,500,000, and so on. Say $450,000,000 for New York's engineering works and $250,000,000 for Chicago's; and new ones will be begun before these are finished. These cities easily outgrow the National Government in the matter of great engineering enterprises.

THE SEARCH-LIGHT ON THE PEAK

Pike's Peak seemed sufficiently radiant in the immortal proverb, "Pike's Peak or Bust!" Now it is to be a beacon among mountains. On the Peak's peak, this summer, will flame a search-light of sixty thousand candle-power, with hundreds of incandescent lamps ranged around it. If he who was "busted, by thunder, "revisits the glimpses of the search-light, he can see it one hundred and fifty miles off. So the world moves, especially in the West.

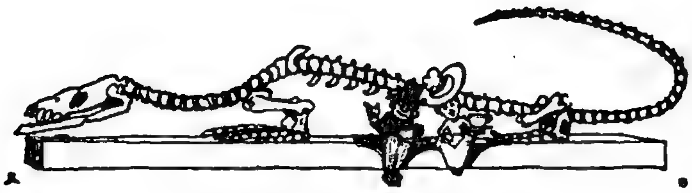


"SWELL" AMERICAN EXPORTS

Reading the list of recently appointed Ambassadors Extraordinary, Envoys Extraordinary, and Secretaries of Legation, you notice, with reverence, how much social distinction and splendor the United States is exporting. This is as it should be, though we mourn their loss. No bunglers in etiquette or novices in social art should be sent to foreign courts. But sometime, perhaps, the United States will pay its foreign representatives amply, house them respectably, and not make it necessary that they should be rich men.

RATS!

The Capitol at Washington has seen a good many queer visitors, and it is never without some queer inmates; but we had not supposed that any self-respecting rat would expect to find suitable "pickings" in a place so infested by politicians. Last spring, however, a large delegation of rats, dispossessed by the tearing down of certain houses on the site to be occupied by the office buildings for senators and representatives, fled to the Capitol and overran it. A professional rat-catcher, with five two-legged assistants and twenty ferrets, contracted to turn the rascals out. Has he done so? Will he do so? Not if he is as canny as a rat-taker needs to be. If rats are in the Capitol, enough of them should be preserved to make necessary the employment of a government rat-catcher and divers first, second, and third assistant rat-catchers; a whole rat-catching service. What's the use of working when you can get an office?



TEA AND THE THUNDER-LIZARD

The skeleton of a thunder-lizard, a Brontosaurus, found in central Wyoming, has been set up in the American Museum of Natural History in New York City. Its tail, expanded, is thirty-one feet long. It is sixty-seven feet long by sixteen high, a nice little family pet. Yet the thunder-lizard is not big for his age, which is somewhere between 3,000,000 and 12,000,000 years. In the shadow of this relic of the Great Age of Reptiles, some five hundred persons came the other day—and drank tea. Tea and the Brontosaurus! It was a witty head that thought of that combination; and we should have liked to hear those bland scientific and soft feminine voices purring by the side of that mesozoic monster!

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THE STEAMBOAT IN FIVE SECTIONS

The Pontonier, eighty feet long, eighteen beam, displacement seventy-two tons, first steamboat of her kind, was built by the United States Government at a cost of $15,000. She is an experiment. Flat-bottomed, steel throughout, made in five parts, which have a self-locking arrangement, and when put together make a hull. When the steel deck is put in place each section becomes a water-tight box. The bow section carries the anchor "layout," a derrick, store and chain lockers. The next section houses the cargo and twenty men. The third section holds the boiler, the coal bunker (thirteen tons) and part of the water; and the pilot-house is on top. The fourth section contains the engine and the officers' quarters. Such a boat can be shipped on a transport, floated in sections, and quickly set to work carrying men, provisions, or war material from the transports.

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PROTESTS OF CLERGYMEN AGAINST STANDARD OIL

In spite of the protests of a number of Congregational clergymen in New England, the Prudential Committee of the American Board of Commissioners for Foreign Missions voted to accept a gift of $100,000 from Mr. John D. Rockefeller. The signers of the protest objected to the acceptance and use for missionary purposes of money given by the head of the Standard Oil Company, which "stands before the public under repeated and recent formidable indictments, in specific terms, for methods which are morally iniquitous and socially destructive." Ordinarily it would be impossible to trace to its sources money devoted to charitable uses, and to reject "tainted" money might lead to many curious points of casuistry. We have not been affected profoundly by the defense of the innocence of Mr. Rockefeller's money put forth by the general counsel of the Standard Oil Company, but we do not criticize the course of the Prudential Committee. The gift was for a good cause; $100,000 does not grow on every bush; and Mr. Rockefeller is a contributor whom most institutions are hot to get on their list. The protest of those clergymen is none the less significant. It comes from men not to be accused of sensationalism or political motive or envy of the rich. It comes from educated men of pure lives and altruistic aims. It marks the profound effect which recent magazine revelations have made upon thoughtful men. When the salaried men and the wage-earners, the men in moderate circumstances, the men in business on a small scale combine against the trusts, something is going to happen to the trusts.

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MIDNIGHT OIL AND EARLY-TO-RISE

Our thanks and compliments to Dr. Scott, Professor of Greek in the Northwestern University! He has spoken a wise word and kicked an old superstition. He tells his young men that, to acquire learning and do anything of consequence in the world, they must "burn" that old classic illuminant, "the midnight oil." Many of us were fed in our youth with the proverb, "Early to bed and early to rise." With blinking eyes and cobwebbed brains, we tumbled out of bed, and tried to study. Some persons can, or believe they can, think best, write best, work best in the early hours "when the zephyrs and the heifers their odoriferous breaths compare." Let such persons wrap themselves in their own virtue, and not boast thereof. There is no especial virtue or merit in going to bed or getting out of bed early. Probably most of the enduring and indispensable intellectual achievement of the race is that of men who, "while their companions slept, were toiling upward in the night." The dense and the full-fed are the soonest asleep. If "burning the midnight oil" means too large a contribution to Mr. Rockefeller's "wad," use gas or electricity.

LARGER JAPAN

According to Artemus Ward, Mr. Lincoln said that office-seekers came upon him from the bowels of the earth. A more agreeable visitor, a new island, has risen for Japan from the bowels of the sea. One day last winter, great clouds of smoke were seen pouring up from the water, south of Iwo Island in South Japan; and deep rumblings of submarine bass were heard. Soon a little peak was visible among the smoke-clouds. It rose gradually, taking new shape daily. In a couple of months some of the Iwo people thought that the new island was cool enough to visit. They found it about two and three-quarters miles in circumference. There was a boiling lake in it—so convenient for tea! They annexed it and raised the Japanese flag over it with the inscription: "A new place, Great Japan. Many banzais!" It is called Nushima. Thus the submarine volcanoes seem to be throwing up their hats for plucky Japan; and "everything is coming her way."

THE SEA IN THE DESERT

The engineers on works to bring the waters of the Colorado River to a colony are guilty once more of the so-called "Salton Sea," whereof much was heard a few years ago. The river, being very high, backed up in canals and a new stream, and made its way into the midst of the Colorado Desert, 300 feet below sea-level. Thus a great "inland basin" has been filled. The name "Salton Sea" is given to this extemporaneous ocean, in honor of the Salton salt-works. These were shut down or up by the flood. The owners do not complain. The first time the "Salton Sea" outspread itself, they were able to cut into the deep salt-layers with gang-plows, and so enlarged greatly their product of salt—a curious result of a fresh-water inundation of the desert.

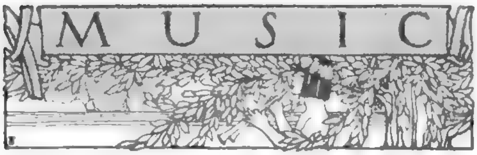
DANCING CLASS
HOURS 7 TO 9.

DANCING FOR MEN OVER FIFTY

At its annual convention the American Physical Education Association considered dancing in its relation to physical education. Dr. Sargent, of Harvard, read a paper on "Useful Education from the Physical Education Standpoint"; Dr. Anderson, of Yale, on "Dancing in a Course for Yale Students"; Mr. Hubbard, of the Providence Y. M. C. A., on "Dancing for Men Over Fifty and for Those Under Fifty," and so on. The opponents of dancing have long had a hard row to hoe. What are they to do now that the young folks can say that they dance, not for mere pleasure, but for physical culture?

MARRIAGE AND INFECTIOUS DISEASE

A young woman in the State of Washington sued a man for breach of promise of marriage. In his answer he confessed the promise, and averred that he would have married the woman had he not discovered, after it was made, that she had tuberculosis. The court held that, if tuberculosis is an infectious disease, transmissible from parent to offspring, it is against public policy that a person suffering from tuberculosis should be married, and that nobody should have to pay damages for breaking a promise to marry such a person. This is a case in which the State must be cruel to some individuals, in order to be kind to the majority. In self-defense, it should prohibit such marriages.



MUSIC FROM YOUNG AMERICA

As summer approaches and the activity of concert-givers, opera-singers, and other purveyors of the divine art begins to wane, the American composer is apt to come to the front with offerings of new music, trusting to the comparative receptiveness of the public mind for a more favorable hearing than he can depend upon during the winter season. The present year has been no exception to this rather elastic rule; for recent months have witnessed the issue of new works, each of singular interest, by some of the most gifted younger American composers. The musical chronicler of EVERYBODY'S has on his desk compositions by Henry F. Gilbert, the versatile and very modern Bostonian; Miss Gertrude Normand-Smith, whose admirable work has won her a place among the few women composers who count; John Parsons Beach, one of the most poetic of the younger school; and Arthur Farwell, the founder of that unique enterprise, the *Wa-Wan Press*, which was described in EVERYBODY'S last September.

GILBERT'S "FAERY SONG"

MR. GILBERT, whose previous work, "The Island of the Fay" (after the poem by Poe), aroused so much interest, has found the inspiration for his latest work in the exquisite lyric sung by the Fairy Child in W. B. Yeats's poetic drama, "The Land of Heart's Desire." The lines are of a rarely imaginative beauty, and Mr. Gilbert, who has set them as a song with piano accompaniment, has found an admirable musical equivalent for their delicately fantastic loveliness. If it is not quite so felicitous an achievement as his superb setting of the "Lament of Deirdré," after Ferguson's poem, it is, in its own kind, a work of distinction and indisputable charm. Mr. Gilbert has a peculiar affinity with the genius of the Celtic poets. Why does he not write a complete musical background for "The Land of Heart's Desire" to replace the inadequate and commonplace one of Julian Edwardes, which is commonly used at productions of this play? There is no one better fitted to attempt the task.

SONGS BY A WOMAN OF TALENT

Miss Gertrude Normand-Smith, whose earlier song collections were spoken of last year in these pages, has heeded the importunities of her admirers and published several of her songs which she has hitherto allowed to remain in manuscript form. Although she has issued a group of songs annually for several years, it has so happened that some of her best inspirations, though written in the earlier days of her career, remained in her desk, while comparatively inferior work was given to the public through her publishers. Now, however, Miss Smith has rescued these songs from an unmerited obscurity, and has issued them in the form of six *Lieder*, after poems by Greif, Hebbel, Baumbach, Leuthold, and Cornelius: "Liebessorgen," "Schlafen, Schlafen," "Soldatenbraut," "Im Klostergarten," "Schlehenblüthe," and "Dein Bildniss."

No woman composer now before the public is producing music of the grade of that to which Miss Smith's belongs. It surpasses in subtlety, poetic sensitiveness, fineness of execution, and sheer beauty of conception, anything that is being done to-day by the musicians of her sex; nor is it necessary to insist upon its feminine authorship in any spirit of apology—for not many music-makers of the opposite sex are exhibiting more excellent gifts and more accomplished art than she. In "Schlafen, Schlafen" and "Liebessorgen" she has put forth her best work so far. In the first she has found a strikingly lovely expression for a sentiment of passionate resignation—although here and there one is aware of the voice of Wagner speaking under a feminine disguise. In "Liebessorgen," however—brief and fugitive as is the song—an intense moment of longing and melancholy finds penetratingly lovely utterance; and here the voice is the voice of the composer herself—rich, sonorous, and delicately modulated. The four other songs, though less conspicuously fine, are of notable distinction and originality. It is pleasant to think of such a composer as an American.

BROWNING IN MUSIC

MR. JOHN PARSONS BEACH, whose compositions have been brought to the attention of music-lovers through the *Wa-Wan Press*, has just published, again through that admirable institution, a setting for voice and piano of Browning's affecting and noble poem, "In a Gondola." Browning is not apt to be a grateful writer from the viewpoint of the composer; but this poem is an exception: it seems preeminently to call for the heightening effect of a musical background, and such a background Mr. Beach has provided. The musical accents which he has found for the intensely poignant emotion of the words are often eloquent and just—particularly so at the close. At other moments in the course of the work there is a less intimate correspondence between poem and music; but as a whole, Mr. Beach has succeeded in the formidable endeavor to translate Browning into persuasive and beautiful tone. Moreover, the music is a distinct advance over the "Three Songs" by Mr. Beach which appeared a little more than a year ago.

A WHITMAN POEM

MR. ARTHUR FARWELL, about whose work something was said in last September's issue of EVERYBODY'S, has lately completed for publication a work which represents his most serious achievement so far. It is one of a set of "Symbolistic Studies" for orchestra, and is a musical transcript of moods suggested by the magnificent lines of Walt Whitman beginning—"Once I Passed through a Populous City." Not many have attempted musical paraphrases of Whitman; and the few who have, lacked the requisite breadth and freedom of imagination for the endeavor. These qualifications Mr. Farwell possesses abundantly; and in this large-molded and impassioned rhapsody he demonstrates them beyond dispute. In it are many passages of lingering tenderness, of full-throated lyricism; and in page after page one is held captive by the daring, the temperamental force, the emotional grip of the music. It is art of the larger order—and as fine and adroit as it is broad in scope.

LYRICS OF THE RED MAN

THE recent performance in New York of a number of Mr. Harvey Worthington Loomis's arrangements of some Indian folk-music which he published lately under the general title, "Lyrics of the Red Man," served to bring to public notice some remarkably clever examples of the effects which may be achieved by an expert music-maker with this order of material. The "Lyrics" comprise war dances, scalp dances, cradle songs, and ceremonial and legendary songs, all of which Mr. Loomis has treated with a wealth of musical device and a secure command of the resources of modern musical expression. The melodies themselves were adopted, he says, literally, from the collection of the songs of the Omaha people made by Miss Alice Fletcher. Mr. Loomis has succeeded in preserving the barbaric and elemental spirit which pervades much of this music in its primitive state, and has infused what modernity he has given it with tact and discretion. The "Lyrics" are varyingly effective, as might have been expected. The "Warrior's Last Word," for example, seems hardly worth the attention that has been given it. On the other hand, "A Song of Sorrow" and "The Silent Conqueror" are memorable for their somber impressiveness and their elemental power and beauty.

Altogether, one feels, after a survey of the latest expressions of the gifts of these five composers—Miss Normand-Smith, Mr. Gilbert, Mr. Beach, Mr. Loomis, and Mr. Farwell—that those who maintain a firm belief in the potentialities of American musical art have not held to their faith in vain.

ART

PAINTINGS BY JOHN ALEXANDER

THE career of Mr. John W. Alexander, who to-day occupies an undisputed place among modern painters, is both absorbing and instructive. Mr. Alexander is a Pennsylvanian, having been born near Pittsburg, and despite poverty and ill health he has managed to forge ahead with unflinching persistence. For a time he was a telegraph operator, and afterward an office-boy in the art department of *Harper's*. Inspired by the example of such men as Edwin Abbey and the late Charles Rhinehardt, Mr. Alexander saved enough money to go abroad and study in Munich, Italy, and Paris. His success has been gradual, for ill health was always a serious handicap, but few American painters have achieved greater distinction at home or abroad. Opportunity to study Mr. Alexander's work was lately offered at Durand-Ruel's, New York, but the recent exhibition at the Pratt Institute, Brooklyn, was even more varied and comprehensive. As might well be inferred, Mr. Alexander's art is more delicate than robust. A caressing, vaporous beauty clings about all he does, bathing slender girl or tall, aristocratic woman in its evasive ambience. Each of the six-and-twenty canvases on view revealed Mr. Alexander as a tonalist of surpassing charm and a free and vigorous draftsman. His success is amply deserved and hence the more enduring.

LANDSCAPES BY MR. METCALF

On three separate occasions during the current season has the public had the opportunity of studying intimately three characteristic phases of landscape-painting in this country. The poetic nature pictures of the late John Twachtman, the vivid studies of sunlight by Mr. Childe Hassam, and the exquisite interpretations of the Maine coast by Mr. Willard L. Metcalf, are all in their way significant. Exhibited recently at the galleries of Messrs. Fishel, Adler & Schwartz, Mr. Metcalf's score of canvases revealed a charm and an individuality of vision and handling which place him among our most sympathetic painters of nature. Technically, Mr. Metcalf occupies a place midway between Mr. Twachtman and Mr. Hassam. He avoids the poetic freedom of the former and the *plein-air* effects of the latter. His work is sincere and delightful, devoid of mannerism, and full of a sane and refreshing clarity. Mr. Metcalf recently spent several months on the Maine coast between Portland and Rockland, recording change of season and of scene—months which were well spent, judging by "June Morning," "September Afternoon," "The Red Maple," and "The Bridge Road."

BOOKS

For the discoverer of a new and popular vein in fiction, there is a double danger: he may dig treasures from it once too often, and so weary the fickle public; or if he open yet another vein, the faithful public may resent the change. In abandoning the "Cabbage Patch," Alice Hegan Rice would seem to have escaped both dangers by compromise. She has changed the setting, but her hero, the Irish lad Sandy, is one of the same family of simple-hearted optimists to which Lovey Mary and Mrs. Wiggs belong. It seems a safe prophecy that Sandy will win the public heart as easily as he did that of his foster-mother when, a sick little pedler and ex-stowaway, he was carried to her home. And the reason is not far to seek: Sandy himself is a "born lover," everybody's friend, though especially the lover of the aristocratic Ruth Nelson, for whose sake he "roughed it" to Kentucky. The story of the love that he, but not we, thought hopeless, is a sweet and wholesome one. There is delightful humor, too, in Sandy's boyish irresponsibility: he throws up the chance of a long-sought academy prize for an hour's honor on the diamond, he forgets to wear a necktie to his own wedding, and he is so generally impulsive that black Aunt Melvy says "he's jus' like a' Irish potato: when he ain't powerful cold, he's powerful hot." The wedding scene, by the way, when, after sixty years of seeking religion, Aunt Melvy inopportunely and noisily "comes th'u," is an example of the tender humor which marks Mrs. Rice a true and sympathetic interpreter of life.

❧

"She loves and hates with animal fidelity; and once she is set on doing anything, neither saint nor devil can change her." This summing up of the character of Constance Trescot, by her uncle, might well be the text for Dr. S. Weir Mitchell's analysis of her in the book that bears her name, so exactly does his delineation follow its divisions. From the first, the love which she lavished on her husband made her incapable of any other strong affection; it was of the sort that "desires to absorb all the thoughts and feelings of the one man." Very skilfully Dr. Mitchell shows the potential exacting jealousy in such a love, even at the time when it is apparently but excess of devotion. "If anyone—man or woman—loves you, I shall be jealous," says Constance; "if anyone does not, I shall hate him. I am half jealous of the company you find in your pipe." When the inevitable evil development of her love is arrested by the murder of her husband, the whole force of her nature is turned upon revenge. In close-linked logical steps and with professional coldness, Dr. Mitchell traces the process by which all that was finest in her is driven out by the dominant idea, leaving only the selfishness that was after all the essence of her love.

The underlying suggestion that makes Dr. Mitchell's book something more than a fine study in semi-pathological psychology is that the religious faith which Constance Trescot lacked might have saved her from herself. It is a moral which is strengthened, not weakened, by the author's refusal to substitute for the logical ending a more popular and sentimental one. The sister of Constance has announced her engagement and asked Constance to live with her. Constance listens with an appearance of indifference. "You can not really mean to leave me," she says. "You are all I have, all I really care for. You must see that your duty lies with me"—and when Susan refuses to give up her lover, the story ends quietly thus: "'Then I shall find a companion and go abroad,' Constance said, and rising, went away into the house."

❧

The ingenious form of Charles Dana Stewart's story of the lower Mississippi country stimulates an interest which is sustained by the originality of the characters. Bill, "The Fugitive Blacksmith," never appears directly. Finerty, the railroad hand who spends his nights in feeding sand to greedy engines, is the audience to whom Stumpy, the tramp, firmly anchored by his wooden leg in Finerty's sand-pile, tells the story of "Bill's" wanderings,—the account being broken into numerous instalments by the sand-man's daytime hours at home. It is not always that a story can be interrupted so successfully as is Stumpy's—by passing peeps at the interesting Finerty family and the long, humorous "yarns" told by its genial head. But "The Fugitive Blacksmith," being really a book of homely experiences, with just enough plot to keep "Bill" and "Stumpy" moving, is only the better for the addition of a few incidents connected with the house of Finerty.

The word "homely" is used advisedly: one is told how to climb a pole by means of wire rings, how to dip sheep in petroleum, how to get a tin can off a gluttonous pig's head. And, unless one likes the sort of character-drawing of which such detail is a vital part, one may reject the book as a fiction-coated guide on "what to do in emergencies." Only the varied experience and intimate acquaintance with hardship which the Chicago engraver and author has had, could produce "The Fugitive Blacksmith"; perhaps a certain amount of first-hand experience of similar hardship is essential to its full appreciation.

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In comparison with "The Undercurrent," Judge Grant's many-sided divorce novel of last year, "The Orchid" is as a picture of some aspect of a subject to a full discussion of the whole. In "The Orchid," Judge Grant portrays a phase of smart-set life new to fiction—comparatively new, indeed, to society: the life of a summer colony composed largely of wealthy young married people who are devoted to out-of-door sports. One of the Westfield Hunt Club is Lydia Arnold, the Orchid: a clever, cultured woman, typical of the class to whose happiness indulgence has made money a necessity. Not even love dims the Orchid's own recognition of that fact. To secure all that money can supply, she married uncongenially; then when the comparatively poor man who satisfied her intellect and her fastidious tastes appeared, she sold her baby to her husband for $2,000,000 and obtained a divorce on a trumped-up charge. She spent very little time in deciding on her remarkable course, and the more scrupulous women of the club spent as little in deciding not to enforce the social boycott which they agreed in thinking the only course effective with such as she. Judge Grant neither condemns nor condones his heroine's act, he does not philosophize, nor discuss, nor point a moral; he simply depicts skilfully and vividly, leaving the reader to accept the story as merely an interesting bit of fiction or to see in it a significance to which moralizing would not add.

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The characters in the first, and perhaps the best, of Mary Stewart Cutting's "Little Stories of Courtship" illustrate the point made by him who asked, "What's in a Name?" They call themselves "Paying Guests," but they are quite like ordinary boarders when the cook goes on a strike. The emphasis is all on *paying*, then. Mrs. Cutting is to be depended on to see truly and present effectively the humor and the sentiment in every-day domestic situations. Her characters have little foibles and tricks of manner by which one recognizes their originals among people one knows: the mother, for instance, who insists on showing the gown her daughter has made and telling the price of each item of trimming; or the kindly person who can never forget how one looked when one had mumps.

Successfully grubby as is the boarding-house life she portrays, Mrs. Cutting has contrived to combine with it a romance that certainly is not grubby—a skilful blending of apparently incompatible elements that marks as well the other stories in the volume.

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The censors of the Russian press might well wish to suppress "The White Terror and the Red," for it is full of intimate knowledge of that life which winds in and out the visible, conventional, accepted usages of the Russian autocracy. The author, A. Cahan, is himself a Russian who knows as friends revolutionist leaders; he knows the look of the Russian towns and of the ghettos in the towns; he knows the inside of the synagogues and of the "underground" meeting-places. These places of his nativity he pictures vividly for readers in this country of his adoption.

A young prince, Pavel Boulatoff, becomes a revolutionist, marries another revolutionist, a young Jewess, and becomes, together with his wife, a prisoner in the dungeon cells of the Peter and Paul prison. "His future yawned before him in the form of a black, boundless cavern charged with dull, gnawing pain." It is a story of the revolutionary struggle and puts before you the inner consciousness, the young heart, and the almost inevitable tragedy of the tens of thousands of those who are working to free their country from formalism and bureaucratic oppression.

Pavel and Clara are not so vivid as the scenes of their activity; but a Russian may be excused for putting the influences and conditions more strongly than the figures of his countrymen, for to him those things come first. All through the book you feel the intense self-forgetfulness of the Russian who has surrendered once and for all to the struggle. The climax is in the conditions, not in the attitude of any human being toward them. Cahan unconsciously emphasizes the Slavic simplicity of soul. An Anglo-Saxon, self-conscious and individualistic, resents the emphasis and wants a little more of human complication in the novel, but he must admit the power of the book as it is, and be grateful for the intimate understanding it gives him of the revolutionary movement in Russia.

The severest test to which a modern tale of sea-adventure can be subjected is the reading of one who thinks a pirate is not a pirate unless he looks like Long John Silver of "Treasure Island." H. B. Marriott Watson's "Hurricane Island" stands the test. He who comes to scoff, remains—to find out how it is all coming out, and he's likely to be quite breathless about it, too. The story is thoroughly modern; the ship is a yacht, the owner a German prince, and there are women on board—the prince's sister and his sweetheart, with whom he is fleeing incognito. But it is his treasure-box that provides a reason for enough fighting to satisfy the soul of Stevenson, and finally drives besieger and besieged from the yacht to "Hurricane Island," where the story finds at once an ending and a name—to the latter of which it has small literary right. There is a double love-plot involving the three fugitives and the young doctor who tells the story, the author having to that end furnished him with a charmed life. Probability, however, is not the quality to be most insisted on in any story of adventure. "Hurricane Island" is sufficiently convincing, and what is much more important—highly entertaining.

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OTHER BOOKS

"The Purple Parasol." (George Barr McCutcheon.) An attractively decorated little farce calculated to keep one interestedly guessing for half an hour.

"The Letters of Theodora." (Adelaide L. Rouse.) A clever epistolary account of the joys and sorrows of a struggling young literary woman in New York, involving a pleasant love-story.

"My Lady Clancarty." (Mary Imlay Taylor.) A slight, pretty romance placed in the time of William III.

"The Black Motor Car." (Harris Burland.) A sensational and melodramatic tale, chock-full of murders, burglaries, and villains.

"The Wedding of the Lady of Lovell." (Una L. Silberrad.) A collection of good short stories in each of which Tobiah the Dissenter helps to make the course of true love run smooth.

"The Indifference of Juliet." (Grace S. Richmond.) A story in which the model home is founded and influences other love-affairs. Even dishwashing is enwrapped in a rosy mist of romance. Good sentiment and lots of it.

With "Everybody's" Publishers

In which we try to do ourselves justice

AS we go to press with this June number, we are reminded that just two years ago we were going to press on the first number of EVERYBODY'S MAGAZINE under our management—June, 1903. So that this number is an anniversary number. When we compare this present number with our first and the conditions which prevailed then with the conditions which prevail now, we realize that we have come a long way. Having in a measure duplicated the performance of "Little Jack Horner" who "stuck in his thumb and pulled out a plum," we may be pardoned for attempting to give you some small idea of what "big boys" we think we are.

Beginning with the small things, the less important things: EVERYBODY'S MAGAZINE two years ago was a 96-page magazine. It now carries an average of 160 pages a month of reading matter. Two years ago we were running 73 pages of advertising, for which we received $9,742.64 gross. In this number we have approximately 120 pages of advertising, for which we receive $45,000 gross. Two years ago the circulation of EVERYBODY'S MAGAZINE was 150,000 copies a month. Our edition this month will be practically five times that—750,000.

Now for the more important things. In the two years since taking over the property we have made the name of the magazine a reality. To-day EVERYBODY'S MAGAZINE means just that. It is everybody's magazine. To-day there is something in every number of EVERYBODY'S MAGAZINE for everybody. We cover every field usually covered by magazines. While we have not attempted to specialize, we have aimed to do our work so well that any specialty of any other magazine would find its match, if not its master, in EVERYBODY'S.

Our fiction has been of as high order as that of the magazines which make a specialty of fiction. Our illustrations are good, and of greater number than those of the magazines making a specialty of illustrations. Our departments have certainly equaled the departments in other magazines. And our special articles have far surpassed those of the magazines making a specialty of special articles. Besides the usual departments we have run departments like "With the Procession," and "With 'EVERYBODY'S' Publishers," which the general magazines have not heretofore run regularly, and in addition our department "Straight Talk," which, so far as we know, has never been tried in any magazine before.

Now we come to speak of what seems to us to be the most important thing that we have accomplished. In two years we have given EVERYBODY'S MAGAZINE an individuality, a personality. Do you grasp what that means, friend? To take a few tons of white paper and a few pounds of black ink and build out of them a living personality, so virile, so vital, so real, that in the thought of the people and in the speech of the people this new and great person is commonly thought of in the same thought and spoken of in the same breath with Theodore Roosevelt. Ask any thinking man of your acquaintance what two powerful forces are at work in this country to-day to liberate and elevate the American people and you will get your answer before your question is fairly asked: THEODORE ROOSEVELT and EVERYBODY'S MAGAZINE.

This, then, must be our crowning achievement: That we have brought into being a Titanic power with mind and soul to fight for humanity against the powers that prey. Like all great personalities, EVERYBODY'S has many sides. He has his enemies. In Wall Street there are those who hate the magazine as if it were a man. He has his friends, millions of them. He keeps abreast of the times, so that when you meet him he can talk with you about what is going on in the world. He reads all the good books, sees all the good pictures, hears all the good music. The best things of the living poets he learns by heart and can repeat them for your entertainment. He will tell you the tales of the best living story-writers as they were told to him. He has a keen sense of humor, as you know from the evenings you have spent with him. Like the ideal guest, he entertains without boring, he informs without instructing, he argues without antagonizing, he banters without bitterness. The serious purpose which directs and controls this great personality is to help along the time when all the people, instead of a mere handful, shall participate in the splendid prosperity that an all-wise Providence has bestowed upon this land of ours.

Every great thing is great because it stands for something. Every great man is great because he stands for something. When you hear his name, in your mind's eye you get a quick picture of the deeds that made him great. You hear the name Edison and you see the wizard juggling with the subtleties of electricity. The name Beecher gives you the picture of a great preacher swaying the hearts and minds of men. You hear the name Admiral Dewey and you see an imperturbable American sailing his fleet over the sunken mines before Manila as serenely as if they were water-lilies, and bursting upon the surprised Spaniards like the wrath of God.

In less degree, perhaps, but in the same way, the name EVERYBODY'S has come to mean to its readers what EVERYBODY'S MAGAZINE has done and is doing. Whatever fortunes or misfortunes the future may bring, this one thing is sure: In the long years to come EVERYBODY'S will stand with the names of those who have done things.

ONE MORE GLOAT

IF we may be permitted one more gloat while we are in the gloating business, we should like to have you examine this number of the magazine, remembering what we have just been saying about EVERYBODY'S and having in mind this further claim: This anniversary number is the best magazine, the greatest magazine, we have yet produced. We believe, and we are almost tempted to say, that this June number is the greatest magazine that has ever been produced by anybody, anywhere, any time, at any price. There are reasons.

The fiction compares favorably with any of our previous issues. The departments are better because we are constantly improving them. It is in the special articles that we have reached the hitherto unreached heights. You will remember with what a gasp of astonishment the country received Commissioner Garfield's report on the Beef Trust. Could it be possible that the Beef Trust was the victim of unjust persecutions? Could it be possible that the Beef Trust was the object of pity, as Garfield painted it? Mr. Russell in this June instalment takes up Mr. Garfield's report and in a calm, unimpassioned, overwhelmingly convincing fashion shows the utter absurdity of the report, gives the real facts and backs them up with proof piled on proof. It is a rare ability that can make a dry business subject interesting. Mr. Russell has the gift in marked degree, and he has never used it to so good purpose as in this June instalment of his series.

If you wait for further justification of our claim that this June number is the greatest magazine yet produced, we will copper-fasten and double-rivet the claim with the "First Great Crime of Amalgamated," which Mr. Lawson reaches in this the twelfth instalment of "Frenzied Finance." We can not tell you anything about Mr. Lawson's style or facility or versatility, his skill as a word-painter, his power in invective, his marvelous epigrams. Suffice it to say, as you would naturally expect, he has brought every one of his superior gifts to the telling of this the climax of his story.

We are particularly pleased that we should have been able to strike the top note with our anniversary number, and if we never succeed in striking it again we shall at least be proud that it was given us to have a part in an unparalleled achievement.

Frenzied Finance

Continued from page 731

would pay eight per cent. dividends annually.

As I have previously stated, I had no personal knowledge of the conditions in the several properties comprising the first section of Amalgamated, but the facts and figures which were put forward in this advertisement were supplied me by Henry H. Rogers and through him by Marcus Daly, who vouched for them, and furthermore the three advertisements were carefully read and scanned by Mr. Rogers himself. If I had not believed them to be true I should not have dreamed of putting them forward, but I accepted them as the public and the financiers did when they read them over the signature of the known agent and mouthpiece for Amalgamated and "Standard Oil," myself. I showed that I believed them by putting my signature to them. I was and am personally responsible for the truth of these statements, but more so are H. H. Rogers, William G. Rockefeller, the National City Bank, and the Amalgamated Company. Even if it had not been a matter of public knowledge that I was the agent of the City Bank and the Amalgamated Company and the "Standard Oil" party; if it was not a fact, as it was, that I inserted these three advertisements by agreement with those who were responsible for them and who were doing business directly with the public; if it was not a fact that these people through me paid for these advertisements, thereby directly showing I was their authorized agent; and if I had not taken the precaution to see that such payment was made by a check signed by William G. Rockefeller, treasurer of the Amalgamated Company, and yet made to the order of the newspaper people and handed by me to them, thereby clinching my agency, nevertheless the advertisement itself would have made it clear that I was the full and authorized agent, or it would have been stopped there and then and the bank and the company would have refused to proceed further, for I say:

> "I advise all intending subscribers to send their subscriptions personally or through their banking or brokerage house direct to the National City Bank of New York. While my firm will, for the convenience of its clients, forward subscriptions, I would have it understood that such subscribers will receive the same treatment if they send their applications direct.
>
> "My firm will also furnish subscription blanks to those who, through lack of time or otherwise, can not secure them elsewhere."

I think I have made clear so far the conditions under which these vital statements were put forward and have lodged the legal responsibility for them where it belongs. The National City Bank is plainly liable for violation of the published stipulations under which subscriptions were allotted, and it is common knowledge that the stock was allotted one share in five subscribed for, while the original list of subscriptions shows that the total allotment was less than twenty-seven millions and the full subscription less than double the amount to be allotted.

It is common knowledge that the dividends were cut to two per cent., and are at the present time, the best ever known in the copper business, only four per cent., and that they have been cut under eight per cent., so they could not have been twelve to sixteen per cent. at the time it was stated they were, or there has been great fraud committed since; and that as we are dealing with the greatest national bank in the country, it will be simple for the Government and banking officials at Washington instantly to disprove my statements if they are false; otherwise they must take action, civil and criminal, against the National City Bank.

CHAPTER XXVI

THE SUBSCRIPTION OPENS

WHEN Mr. Rogers on returning from his conference with James Stillman and William Rockefeller had given the word that the course was clear, I apprehended the necessity of clinching the decision so there could be no further backing and filling. I said this to Mr. Rogers and suggested that we insert at once the advertisement of the City Bank and the Amalgamated Company in the New York papers, and that the following day I should have arrangements concluded with my advertising agents for their publication throughout the country. So the announcements appeared in New York and the following day they were spread before the public in the great papers of this country and England. Thus was Amalgamated launched.

With the appearance of these long anticipated announcements the pent-up copper excitement burst forth, and an avalanche of queries began to pour in upon us all. The interest was tremendous, and I felt certain we were to reap a greater success than I had dared dream of. The days preceding the opening of the subscription were taken up in answering a thousand questions regarding conditions, in supervising the advertising, and steering "Coppers" in the market. On the eve of the opening day Mr. Rogers said to me:

"Lawson, at last we are to know how well your work has been done. The time of talk ends to-night and after that we'll have facts to go upon. What do you place the subscription at?"

"I'll stake my prospective profits that when the books close there will be from forty to fifty millions subscribed and that when your 'Standard Oil' experts have analyzed the subscriptions they will tell you that three-quarters of all have come from the country—from my campaign—and not over a quarter from the 'Standard Oil's' following and Wall Street," I answered. "Then you and Mr. Rockefeller will admit I was right when I told you that the public will respond to open and fair treatment when it is deaf and blind to stock trickery and manipulation."

"I do hope you are right, Lawson," returned Mr. Rogers, in a quiet, earnest, I-pray-it-may-really-be-so tone, "but if it is from six to ten millions we will all take off our hats to you."

This defined the expectation of the man who above all others knew most of what had been done to mature and perfect the venture. I realized that none of the parties to the enterprise anticipated an extraordinary success, and though I felt more confident than the others, I was far from cognizant of the actual feeling abroad among the people. Monday morning I got an inkling of what was coming. My office in Boston was the center of a dense mass of people from morning until night, and round the National City Bank in New York crowds were gathered watching the throng fight its way through the doors. Inside, a long line of men and women headed for the subscription desk stood laden with checks and currency, patiently awaiting their turn, and every mail brought sacks of orders. The big banking and brokerage offices in the financial districts of Boston, Philadelphia, and New York were packed with customers asking to be shown the way to secure as much as possible of this easy money, while the wires buzzed with messages and bids from the far West and Europe. The excitement knew no bounds. In my rooms at the Waldorf I sat beside the telephone getting rapid reports from my lieutenants. From 26 Broadway I learned of the progress of events at the bank, and was impressed with the fact that the prevailing excitement and the strain were beginning to affect even the nickel-steel equilibrium of Mr. Rogers himself. Indeed, he made no attempt to disguise his uneasiness, and told me that William Rockefeller was in much the same condition. It was the first venture of size these two strong wheelmen of "Standard Oil" had undertaken without the cooperation of John D. Rockefeller, and it developed that he was considerably worked up over the public hubbub, and so opposed to the whole Amalgamated affair that nothing short of a great success could justify his subordinates' temerity. However one looked at the situation, it was evident that Henry H. Rogers and William Rockefeller were playing for the stake of their lives, though how great the stake was no one at that time guessed. Since then they have steadily forged ahead, both in riches and in influence, until to-day they have actually supplanted John D. Rockefeller in the kingship of finance. Then, though his had always been the mastermind of "Standard Oil," I don't believe Mr. Rogers was worth, all told, over twelve to fifteen millions, while to-day he is probably a hundred and fifty times a millionaire.

It must be remembered that there was good cause for trepidation over this venture, for though the stock markets buzzed with "Coppers" it was all guesswork as to how far the public would go with us. The question was, What would they do now that our stock was within their reach? It was a tremendous proposition we had put forth, for remember this was before the period of the great trustifications, and ten to twenty millions figured as the limit of large flotations. Even these were of well-known properties and invariably were offered below par. To come into the open, offering at $100 a share a brand-new stock capitalized at $75,000,000, was breaking the record, and we might well wonder what was before us.

So far as man could do I had safeguarded the public and my own reputation, and believed that the assurances I had secured eliminated all opportunities of fleecing investors. We had formally agreed, and Mr. Rogers and Mr. Rockefeller had each pledged me his solemn word, under no circumstances to sell to subscribers over five million dollars of the stock, and to place at my disposal the five millions cash received, to use in the open market for the purpose of protecting the stock so that it should never decline below par. This was of the utmost consequence. While "Standard Oil" held the large majority of the Amalgamated stock and the public but a small minority, there was no danger of the latter being slaughtered, whereas if the public was loaded up with stock at $100 per share, it would be profitable for Rogers, Rockefeller, and Stillman to practise the method I was fast beginning to see was their favorite device for accumulating wealth—selling stock and then dropping its price and taking it away from its holders at twenty-five to fifty dollars below what they had purchased it at. If my plan of guarding against this contingency were followed, I knew that there would be such a demand for the shares in the open market after the allotment that when the second section of seventy-five or one hundred millions came to be offered, it would be even more eagerly sought than the first. So with the third and other sections contemplated, until in time the whole stock would be distributed among the investors of the world, and assuming that part of our enormous profits would always be used to keep up its market price, there could be no possible decline. Thus Amalgamated, like "Standard Oil" or a Government bond, must always be worth more than par, first because there would be value to justify it, and second because its holders would have absolute confidence that the security could always be sold for as much or more than they had paid for it.

So far, I had carefully refrained from discussing with Mr. Rogers how we should go about securing our part of the subscription. I had not forgotten it. Indeed, I had it well in mind and was ready to enter upon the matter when it came up. An iron-bound contract held the Amalgamated Company and the National City Bank over the signatures of a Rogers, a Rockefeller, and a Stillman to allow the public to subscribe for $75,000,000 of stock, and the terms were that every subscription must be in the bank at noon, May 4th, and that each subscription must be accompanied by a certified check of $5 for every share nominated. *As we had agreed that the public should be sold but five millions of the stock, that meant that we proposed to retain seventy millions of it ourselves, but to obtain this allotment legally, we must comply with the conditions of the advertisement exactly as outsiders had. So it was necessary that we have a bid in before noon on Thursday for our seventy millions, accompanied by a check for $3,500,000, which would secure us our quota provided the public subscription was no more than five millions.* If the public subscription ran over five millions, then the bank must throw out all additional subscriptions over that amount, for the advertised contract specifically declared that all accepted subscriptions would be allotted *pro rata*. By my suppression of the usual condition that the Bank reserve the right to reject any part of any subscription, it was absolutely precluded from the common method of dealing with such an emergency and so could not reject *parts* of subscriptions. There was a way out—without practising fraud. If at noon on Thursday the public had subscribed ten or fifteen millions, then the insiders must put in bids of $140,000,000 to $210,000,000, in which event the entire subscription would be divided by allotting each subscriber one share for every two or three subscribed.

I presumed then that some such method would be followed. It surprised me at the time that Mr. Rogers should have given so little attention to so vital a part of our program, for he is in the habit of thoughtfully thumbing over just such details to avoid slip-ups, but the idea that our subscription would run into unwieldy amounts never occurred to him, and so he let things run, trusting to luck and "Standard Oil's" motto "To Hell with the people anyway," to adjust the matter at the last moment. To-day Henry H. Rogers, James Stillman, and William Rockefeller would each give five millions from his private fortune if this seemingly unimportant detail had then been provided for. Its neglect is the bloody finger-print on the knife handle of the murderer, it is the burglar's footprint in the snow. In this case it furnishes the evidence of the crime of Amalgamated.

CHAPTER XXVII

THE HYDROPHOBIA OF DOLLARS

Our first fears of failure were soon succeeded by apprehensions of a different nature. By Tuesday noon it was evident that the flotation would far exceed the low expectations of Rogers and Rockefeller, and I knew that if the people's interests continued to develop at the rate the subscriptions indicated, the totals would be far ahead of my own most sanguine anticipations. Every hour the excitement intensified. The crowds on the street and in the brokers' offices; the rush of investors to the City Bank—all demonstrated a feverish condition of the public mind, a state of unrest that fills the conservative banker with dread lest something happen to precipitate a disorder or a panic. The acute sensitiveness of a body of investors to extraneous influence, however slight, is familiar to any one who has had to do with market manipulation. In a theater or church one strenuous spirit can quell a tumult with some ringing assurance, but long before the leader of a financial movement has got word to his following, widespread over the country, it has taken alarm, the rout has begun, and the field is strewn with corpses. A great financial excitement, like a rocket, must soar triumphantly into the air, leaving behind it a comet-like trail of glory and climaxing in a shower of gold, for, diverted from its course, it runs a mad, brief, tragic career along the earth, spreading ruin and disaster in its path.

There comes a time when all great enterprises must emerge from the nursery and be exposed to the sunlight and the breezes of every day. We were crossing the ominous tract which divides the end of preparation from the sheltering woods of attainment, and the hosts of failure were rallied to dispute our passage.

At this juncture any accident to our venture would affect the whole American business fabric, and no one realized the danger of the situation better than Mr. Rogers and myself. During the anxious days that were passing we canvassed the dire possibilities that the situation contained, just as children tell each other ghost stories when left alone in the darkness of the night. The great catastrophes of finance, we remembered, had all been born of the unexpected—of unforeseen contingencies—far beyond the range of human foresight. Who knew but that the hours were pregnant with some terrible potentiality—the assassination of a king or president, a Chicago or Boston fire, an epidemic of cholera, a belligerent message from the President, such as Cleveland's Venezuela ultimatum, a great bank defalcation, the suicide of an important operator, the death of an eminent capitalist—a breath of one of these world cyclones would crumble our structure into the dust and take along with it the neighboring edifices on both sides of the street. There were also the hidden possibilities of betrayal, of treachery, for we knew that a hundred of Wall Street's most ingenious minds were bent on unraveling and exposing the secret threads of our enterprise.

On Wednesday morning soon after ten o'clock Mr. Rogers, on his way down-town, came to the Waldorf. He was plainly excited.

"Lawson," he said, "this is something unheard of, unprecedented. The bank is being buried under subscriptions. Stillman says he is adding scores of clerks, but that he can not possibly keep pace with the subscriptions. Mr. Rockefeller is very nervous, and I must confess to feeling a bit of 'rattle' myself. It now looks as though the total would run into fabulous figures. The Lewisohns are being swamped with orders from Europe. They alone will probably put in more than ten millions. Wall Street has lost its head entirely, and our people at 26 Broadway are coming in asking advice and doubling and trebling their subscriptions. If we don't keep our heads something bad may happen, for it looks now as though the cash the subscription is tying up would make a money-pinch. This affair must not be allowed to run away with us. What do your reports from Boston and the country show?"

"The same as yours. The people have simply gone wild. So many calls come in to me from Wall Street men, and brokers from out of town—the hotel is so full of them that they are placing cots in the big rooms—that I went down into the office just now to talk to them and was nearly mobbed. Already they are talking of a premium of $40 to $60 per share, but if we keep to the line we have laid down, I don't think we need fear bad consequences."

We discussed other aspects of the affair, the intense interest developed in Europe, and the effect of the excitement on the price of the metal. As he started to go down to his office, he said, as though by way of an afterthought:

"Lawson, if the people are so hungry, why should we not take some advantage of it?"

The suggestion with all it implied stunned me for a second.

"What do you mean, Mr. Rogers? Take advantage—how?"

"Would it not be well to let the subscribers have more than the amount we agreed? Why not take more of this money than five millions?"

This was out of a clear sky, for there had not been the slightest suggestion of a change of program and I had rested in the confidence that our plan insured the safety of all who had gone in on my say-so. I choked down my excitement.

"Good Heavens, Mr. Rogers, are you mad?" I exclaimed. "Don't let us depart a hair from what we all in our cool moments decided was best. We are in the field now. It would be sure ruin to try any new schemes at this moment."

"You are rattled yourself, Lawson. There's no need for excitement. Everything is going well," he reassured me, but the picture his words conjured before my mind disturbed me all day. That he would dare do what he had suggested I did not credit, for the assurances I had were too solemn to allow me to believe such treachery could be meditated, but I brooded over the matter and late in the afternoon ran down to 26 Broadway, ostensibly to hear the latest news from the Bank, but really to try if I could not look into Mr. Rogers's head and see if the imps I had sighted early in the day were still there.

Mr. Rogers was over with Mr. Stillman at the Bank. In half an hour he came in and the excitement he labored under was plainly evident in his face.

"Lawson," he said, "no one has ever seen anything like this before. Stillman is bewildered. He says it looks as though by tomorrow there will be a mob around the Bank doors and if between now and then anything unusual should happen, there'll be the devil to pay sure. I tell you I'm so tired out that I'm going right home now to rest up."

Together we went up-town on the Elevated and when I left him at Thirty-third Street to cross over to my hotel, somehow the dark forebodings of the morning had been lulled by his frank geniality, and, carried away by his enthusiastic rejoicings in the success of our enterprise, I had lost sight of the grimacing goblins that had been in my consciousness all day. The picture of that soft spring evening hangs in my memory's gallery—the declining sun seen through a long perspective of gilded brick and brownstone façades, the heavy rumble of trains, the clamor of newsboys crying last editions, the packed cable-cars slowly threading their way amid the hurrying crowds of clerks and shop girls streaming homeward, cabs swinging in and out of the throng, through whose windows I caught glimpses of jewels on bare shoulders, light silks, and sweeping plumes—the butterflies of fashion or folly hurrying out on their evening trysts. Broadway, with its hundreds of sights and sounds, was before me in the hour of its transformation, the street lamps breaking into incandescence, and the huge electric signs beginning to glare above the theater entrances. By the time I reached the Waldorf, that high abode of Yankee royalty, the kinks and curlicues were so far ironed from my nerves and brain that I had little doubt of my ability to take a fall out of Fate in whatever sort of collar and elbow tussle she might nominate. In this mood I swung into the huge hotel through the carriage entrance on Thirty-fourth Street, eager to forget myself amid the rapt concourse of dollar worshipers, preening themselves against the plush, onyx, and gildings of the Astor caravansary. I seemed to see in the mirrors, on the walls, on the buttons of the lackeys' livery, in the patterns of the rugs, inscribed on the tessellated floors and painted on the lofty ceilings, dazzling and glittering, the universal crest of the twisted S with its two upright bars.

Dollars, dollars, dollars.

Through the office I pushed, my path disputed by the hosts of Crœsus in ambush for market information. Colonels and generals of the almighty-dollar army were on either flank of me, and the air was thick with the echo and the rumor of millions. At last I found myself in the high and lordly room, with its tall windows so elaborately curtained with velvet, its floor space studded with small tables, where after four o'clock any afternoon, the year round, you will find the active Wall Street contingent busily discussing the day's doings and plotting good or evil for the morrow. There they all were, that eventful evening, in parties of seven or eight clustered at the little tables, and as I entered a vigorous hail caught my ear and again I found myself anchored.

"Sit down a minute, Lawson," said ex-Congressman Jefferson M. Levy—"Jeff Levy" in Wall Street—"and tell us about Amalgamated. I suppose there's not a chance to get what one wants unless one subscribes for five or ten times more than one needs, but if you say that's straight, I'll put in another subscription for ——."

In the group were sitting "Harry" Weil, who time and again has tied tin cans to Wall Street's tail; big, bluff, honest "Billy" Oliver, whose "I'll take ten thousand more" is as familiar to Stock Exchange members as the sound of the gong; and little "Jakey" Field, most audacious and resourceful of floor operators, graduated but a few years ago from the ranks of Wall Street's errand boys—"Jakey" Field, who is able single-handed to turn a "bear" market in a rout by "bidding 'em up all round the room five thousand at a crack"—which means he dares buy one hundred thousand shares off the reel in a demoralized market when every one is selling, thus standing to make or lose a million or two on his judgment.

They listened, breathless, while I poured out the story of the terrific rush of Amalgamated subscribers. Another group hailed me and I recounted there the same story. So it went all over the busy assemblage—"*dollars, dollars, dollars*," how to get them, how to get them quick. The money talk ebbed and flowed; the chink of dollars echoed in the rattle of china, in the tinkling of glasses, in the laughs and salutations, in the shuffle of feet. It was the one word, the single theme, the alpha and omega of all these men of talent and virility who accorded me recognition as one of themselves and assumed that I, too, was crucified to the two bars on the snaky S; and it grew so interesting that I lost sight of the terrible seriousness of it, and I chuckled as one does when one sits on the cool grass under the apple-trees in summer and watches myriads of ants hustling and jostling and bumping over each other to get away with what to us is but a tiny grain of dirt.

As I arose to go at last, the head waiter came forward and led me into a corner, where his assistant and the *chef* awaited me. All with tremendous earnestness asked, "Is it safe, Mr. Lawson, for us to put our savings in Amalgamated?" They took my breath away by telling me they proposed to subscribe for one thousand, five hundred, and two hundred shares each, $100,000, $50,000, and $20,000 worth, if I but said the word.

"*Dollars, dollars, dollars*" beat a tattoo on my ear-drums as the rain used to on the roof at the old farmhouse.

A moment later Manager Thomas of the great hotel slipped up to me. "I'm in for a thousand or two, if you say the word," he whispered. At dinner my old waiter, who I would have sworn did not know a stock certificate from a dog license, bent over respectfully to tell me that twenty of the boys had chipped in and desired me to take their thousand dollars and put it up for two hundred shares—$20,000 worth more. Room Clerk Palmer called over to me as I went by his desk a moment later to say he was going in for three hundred shares if it broke him. And so it went—bell-boys, chambermaids, valets, elevator men, all begging an interview, and all with the same request—"Would I not put their savings into this magic money-maker?"

All were friends or protégés of mine, these managers, clerks, stewards, and waiters. Their money was more sacred to me than my own. I had been instrumental in bringing many of them up to the palace of American dollar royalty from the old Brunswick, and I had rather lose a finger any day than jeopardize their savings. For all of them I had but one answer: "Go your limit."

As I stepped into the elevator to go to my room on the seventh floor, a tall and distinguished lady, in all the luster of full evening dress, touched my arm. "Mr. Lawson," she said, "you must tell me how much of this quick money-maker of yours I should buy." For a second I did not recognize in her an old-time playmate, who could hold her own in any of our boyish pastimes. Now a millionairess and a society leader in New York, until she was sixteen a second gown was an event in her life. Sturdy, sensible, and courageous, a true American girl, she had married a clear-headed boy of nineteen, and I remembered that their honeymoon tour had been a horse-car ride. In the years that followed, her husband had hit it rich, had moved to New York, and I knew that his check was now good for four millions. I looked at her, at the brilliant diamonds encircling her magnificent throat, at the superb pearls edging the low-cut corsage, at the rich fabric of her costume, at her marbleized ensemble of complacent money-righteousness. Suddenly there flashed across my mind a story her husband had told me when we were all young and poor together in Boston. She was taking her first-born, a four months' old babe, by rail into the country, and she was nurse as well as mother. The car was crowded; the journey was long; the babe had to be fed, and, as he laughingly told me the story, she had nearly died for shame; and here she stood in the full glare of the crowded hotel, raising at intervals her arms to keep in place the narrow shoulder-straps that alone held her gown in place, with no other thought but how to add other dollars to the million it was said she herself had accumulated. In her fine eyes was the fixed glare of the dollar hunter; her voice had the raucous accent of the dollar chaser, and for the right tip on the subs ription she would have gone to any extreme. Could I help wondering if these made-while-you-wait dollars were not rather a mind destroyer than a soul fertilizer?

Had I been in a different mood I should have fiercely resented the vulgar job I had conferred on myself. As it was I inwardly laughed, gave the lady her assurances, and let myself wonder where all this dollar hydrophobia would end.

CHAPTER XXVIII

DEVILTRY AFOOT

I LOOKED over the memoranda and telegrams piled high on the table in my apartment, all recording the whirlwind sweep of this tremendous copper movement that I had set a-booming.

"*Dollars, dollars, dollars.*"

Requests from friends for some of the easy money I was dispensing to the public, appeals from old associates for special allotments of the subscription, urgent petitions from capitalists and bankers with whom I had business relations that their bids for shares should have preference, perfumed notes on tinted paper in feminine handwriting begging aid, advice, my influence, on a hundred specious pleas. It seemed to me that all the world was in a conspiracy of dollars and I the one object of its plotting. For a moment there overcame me a sickening disgust at this universal greed, at this all-absorbing passion for gold that my momentary preeminence had revealed to my view. Then sanity asserted itself, and I remembered that if there was a conspiracy I was its ringleader, that I myself for months past had thought intensely of nothing but dollars. Why, then, should I resent the eager desires of others to attach to their own bank accounts some of the money which I was proclaiming from the housetops any one who desired might have for the asking? Many of these men, moreover, who sought my assurance of the safety of their little ventures, had earned the private word by thoughtful service and friendly attentions. Dollars were food and drink and fine raiment; were music, pictures, and theaters; were horses and dogs; were green fields, blossoming trees, and the open air of heaven; were liberty, release from sordid cares, from servitude—and why should I, who had helped myself in bountiful measure to the good things in life's cornucopia, feel superior when confronted by the lusts I myself had been instrumental in arousing? I laughed at my egregious virtue and dropped off to sleep.

Thursday, May 4, 1899, dawned as fair a spring morning as ever set off sacrificial rite or triumphal jubilee—a day of buoyant, delicious airs which set the blood throbbing in the veins and ambition thrilling in the heart—a day for action, achievement, for wild gallops along country lanes, for swift motion on land or water. I looked out of my lofty parlor window far up Fifth Avenue's long vista of mansions and palaces to where the sunlight glittered on the tender verdancy of Central Park. A trickle of cabs and carriages headed southward already had begun the descent to Wall Street. Almost the first call over the telephone came from Henry H. Rogers, asking for the morning's news. I told him there was not a cloudlet on our sky, not a single breeze but blew from the right quarter to fill our sails. "And what were my movements?" To stick to my rooms right handy for anything. Was there a sinister thought, I wonder, behind the "Good, I agree with you," that came back from him in his heartiest tones. "I will look after things down here and we can keep each other posted at near intervals."

It was as busy a forenoon as man ever lived through. My Boston wire kept up a constant ringing; Chicago, Philadelphia, and other long distance points showered in messages. A direct wire to Wall Street informed me of the hurricane progress of events in the financial maelstrom. All went merrily and well. It was nearing noon when a lull came; I was sitting back in my chair enjoying the sudden cessation of clatter and buzzing, thinking that after all my forebodings our ship was headed right for harbor and in a few moments would be across the bar and into smooth water, when a sharp ring at the telephone summoned me back to attention. 'Twas from 26 Broadway, from whom it doesn't matter for the purpose of this story. Suffice it to say that it was from one who, because of past acts of mine, would make any sacrifice to warn me of danger. Only a few words, for he who sends secret messages from the mysterious depths of 26 Broadway, even to dwellers on its threshold, is wise in remembering that brevity is the essence of safety—but were few words ever charged with such damnable import? This is what I heard:

"Stillman has just left Mr. Rogers and there is deviltry afoot. You can not get to him any too quick." "One word of its nature?" I whispered back. "They are going to grab more than five millions of the subscription money."

I hung up the receiver. The face of my world had changed. To choke back the passion of fury that rose in my throat I went over to the open window and looked out at the brilliant world below, at the procession of pleasure carriages rolling up and down the avenue, the sunlight flashing from gold-mounted harness and shining on the sleek, polished flanks of splendid horses. A gay rumble of traffic, the murmur of voices, the clangor of street-car bells were borne in to me on the mellow air. I only knew that the light had fled and the room was black and freezing cold.

The grim agony of that moment's silence I shall never forget. I jumped for the door; a second's delay to tell my secretary to catch me with any vital messages at Mr. Rogers's office, and I was flying down Fifth Avenue through Washington Square, and down the back streets my cabby knew so well how to make time on. When the recording angel calls off page after page of my life-book and comes to the black one covering that ride, I fear 'twill be no easy task excusing the murderous passion that filled my heart and the poison-steeped curses my lips involuntarily formed. After an eternity I was at 26 Broadway. I flew to the elevator, was on the eleventh floor in an instant, bolted by Fred, the colored usher who guards Mr. Rogers's sanctum, and, without knock or announcement, into the large private office beyond. Mr. Rogers sat alone with his secretary, who at my first words shot out of the room. He was bending over a stack of papers, and as I landed at his desk he looked up quickly, and in a surprised way asked: "What does this mean, Lawson?"

No one ever enters Mr. Rogers's room without his permission.

"It means that I have just learned you and Stillman have decided to break your solemn promise to me." I tried to control myself, but the seethe of rage almost choked me. "It means you have decided to take more of that subscription money than the five millions we agreed upon, and that means hell."

Mr. Rogers stood up, his jaws set as in their last hold, and, recognizing the crisis, he met me, not with the fierce anger I half expected and hoped he would show, but with quiet earnestness.

"Stop just there, Lawson—remember you are in my office. Who gave you this tale?"

"Never mind. Is it true? Are you going to break your promise to me? Do you intend to allot the public more than five millions?"

He hesitated only a second. Just a second, but it seemed longer than eternity; then slowly and calmly: "Yes, it has been decided that considering the tremendous number and amounts of the subscription it will be best to give them more."

"How much more?" I shouted, for I was beside myself.

"Ten millions in all," he slowly answered.

"Who has decided?"

"Every one, Mr. Rockefeller, Stillman, all of us."

"All of us? Have *I* been consulted? Have *I* decided? Have *I* consented to the breaking of your word, Mr. Rockefeller's word? What have Stillman and the rest to say about this? What have they to do with the promises I have made the people? I have been trapped just as all the others you and I have dealt with have been trapped. I see it all now. Trapped, trapped until now it is too late for me even to save my reputation. To think I should have been fool enough to allow myself to be made a stool-pigeon for 'Standard Oil,' and all because I took your word."

My rage was exhausted, and then, heartbroken, I turned and plead, plead for fair treatment, for an honest deal for my friends and associates—plead for my good name in his keeping—plead as I never before plead to any man. I had lost control of myself—begged as no man should beg another even for life, though the things I sought were more than life. He calmly awaited the end of my feverish, broken petition; then he went to work as the expert diamond cutter goes at a crystal. He focused my position, twisted and turned my arguments, chipped and split my reasoning, smoothed off the corners, and then polished up the subject so it might retain its old-time luster for the bedazzlement of the customer whose money he meant to have.

As ever, Mr. Rogers's arguments were plausible and intelligent. The subscriptions were coming in at such a rate it would be dangerous to allot as little as five millions; there might be talk, and an investigation which would so affect the market later that we could have no second section. Then where should we be with our millions of Butte, Montana, and other Boston stocks? And where would our friends be—and the public? On and on he spun, lulling my fagged brain with his specious arguments until the change of plan seemed robbed of its poison and I swallowed it.

"Lawson," he climaxed, "every dollar of the additional five millions will be kept intact and, with the first five millions, will be at all times behind the price, and as you are going to have the handling of it how can there be any wrong or any more danger because of it than if it were only five millions?"

I consented, agreed to go back to the Waldorf and take hold of the lever again. I left him, driving up-town by way of Broad and Wall Streets so I could see the crowds outside the Stock Exchange and in front of James Stillman's money-trap. By the time I reached the hotel I had recovered some of my optimism, and went to work to catch up with the mail and messages accumulated in my absence. At three o'clock I called up Mr. Rogers. He was very jubilant. At the stroke of twelve, he told me, it required four big policemen to close the bank doors in the faces of hundreds of belated subscribers; that it had been decided that those inside the building were legally entitled to pass in their subscriptions and at that moment they were still doing so. Sacks of mail still awaited opening; it would be well toward midnight before the last of the subscriptions were tabulated. Stillman was making a tremendous effort to get an approximate amount in time for me to deal it out to the newspapers before they went to press at midnight.

"How does it look to Stillman now?" I asked.

"He can not tell much about it yet," Mr. Rogers replied, "although he can see far enough ahead to know even your estimate was too low. It will be at least fifty millions."

"And about our big subscription—have you and Mr. Rockefeller put it in yet?" I asked, and how I strained for his answer! I well knew they had not done so, knew they would think it safe to wait until the final tally to see just how much they must put in to get their $65,000,000, which would thus leave the public $10,000,000.

"Not yet," he returned. "It's all right, but we can do nothing till Stillman gives us the total. He says there are millions and millions of such a nature that he can easily throw them out. At four o'clock we will have a meeting and figure out the best way to fix this matter up."

He saw no danger spot. I felt anyway the error was beyond correction now. I told him I would be at his office by five, so we could arrange how much the press should have of our affair.

CHAPTER XXIX

THE BLACK FLAG HOISTED

It was a little after five when I reached 26 Broadway—my second visit that eventful day. Mr. Rogers was still at the bank. Half an hour later he entered and threw himself wearily into a chair.

"Lawson, this is a fitting climax for all the stories you have been telling Mr. Rockefeller and myself and the public for the past year about 'Coppers.' I have talked with the Lewisohns, Governor Flower, Morgan, and many others, and I have just come from an hour with Stillman and we are all agreed this Amalgamated subscription is the greatest accomplishment in finance. It is truly marvelous. The bank is literally buried in money, and as near as we can make it out, the stock to be delivered when allotted is actually selling at forty to fifty dollars over the subscription price. The job is done, and you and I have good reason to congratulate one another."

"I am not so sure, Mr. Rogers, that we should, right now. There's lots of work ahead, and we may strike big snags yet," I began. He interrupted impatiently:

"Oh, no, you're wrong, Lawson! We have the money safely housed at the bank. Nothing can now turn it into failure."

There was a new note in his voice as he

spoke. Tired though he was, I detected a sharpness that seemed to indicate a relief, and an indifference which said plainer than words: "I am now beyond all your power to hurt or harm me." I went on:

"I don't want to bring up any new things to-day, for you must be tired out, Mr. Rogers, but surely you are taking into consideration that unless everything is steered carefully to-morrow and for some time to come, we may have a crash in the market which will throw back on our hands the ten millions of stock, and it might take us years to bring out the other section. Don't lose sight of the fact that the people are all expecting to see fifty or one hundred points profit to-morrow on whatever stock they secure."

As I talked I saw that he was getting impatient, irritated, angry, that he wanted to hear of no more unfavorable things.

"Good Lord, Lawson, it is about time for you to let up on your croaking about what may happen. You have done a big thing and you have been paid handsomely; you have made millions, and we have just now decided that you are entitled to a good rest. Governor Flower has agreed to take charge of the market end and he is amply able to keep us out of all trouble in that direction."

A cold chill struck into my heart and crept over my whole being. I looked straight at him and he gave me back the look with a defiance which plainly said that we might as well have it out now as any time.

"Mr. Rockefeller and myself have tried to play fair with you, Lawson, and we think we have been generous, but at times you have been almost intolerable. The only way you know how to do things is to have them your own way, and we can not do business but in our way. This morning you kicked up quite a disturbance because we decided to adjust ourselves to conditions as they arose. I did tell you five millions would be all we would sell, but when we agreed to that we had no idea the subscription would be so large. Since then we have got far enough to see that the subscription will run even beyond fifty millions, and it has just been decided by every one in interest but yourself to raise it still another five millions, so you might as well know it is going to be fifteen millions instead of ten, and I don't want to go through any more scenes about broken promises and what the people will think, either. The people have gone into this thing with their eyes wide open; we are giving them good value; you are in no way their guardian, and you are not going to run this affair any more than others who are interested. You might as well make up your mind to it right now."

He let himself go as he talked, breathing fire and defiance, but I cared nothing for all the terrors of his anger. A blind fury seized me—I don't believe there was ever such a scene before at 26 Broadway, and I think it has had but one parallel since, when Mr. Rogers and myself again had it out over another matter. This time there were no pleas or petitions. I denounced, demanded, threatened. He had straight and strong my version of the vampire history of "Standard Oil," and also in rough, crude terms my opinion of his trickery and double-dealing. My voice was raised. I had lost all thought of what his people in the outer office would think. As I went on he wilted and tried to stop me, for I had shown him, until he knew it was so, that nothing but my death before I left the building would prevent me from taking the whole miserable affair, first to the newspapers, and then to the courts. I proved to him that I would have injunctions against Stillman, the National City Bank, and every one in interest, before the allotment could be made. Gradually his rage subsided and he broke down—not as other men break down, but as much as it is possible for his stern nature to give way. We remained there until seven o'clock. The building was as still as a set mouse-trap, and he strove with me. Such action, he demonstrated, would precipitate a panic. His argument was perfect in its logic.

"Not one man in a million, Lawson, will agree with you that you are justified in bringing about all this disaster simply because you think that we are taking too much of the cash that has been voluntarily paid in by people well able to attend to their own affairs. You must remember once this scandal and trouble are public they never can be smothered. There can be no more consolidation, no more copper boom in your lifetime and mine, and as soon as the collapse comes every one will look for the victim, and it will be you. Even your best friend will say if you were going to turn reformer you should have been smart enough to have discovered your mare's nest before you let it grow so big. Look at it, Lawson, look at it, and in the name of everything that is reasonable get back your senses."

My readers must remember that the Henry H. Rogers I am portraying here is no ordinary man, but the strongest, most acute, and most persuasive human being that in the thirty-five active years of my life I have encountered. And on me all the magic of his wonderful individuality, all the resources of his fertile mind, all the histrionic power of his dramatic personality were concentrated. His logic was resistless. As he spun the web of his argument my position seemed hopeless, but more forcible against my resistance than his reasoning was the graphic recital of how both increases had been made. His eyes watered as he spoke. They were not his ideas, but Stillman's and the others' who had been let in on the several floors, but to whom he had never explained my rights nor my position in the enterprise.

"The truth is, Lawson," he said—"and I'll not mince matters further: From the beginning I have done business with you on a basis absolutely different from what our rule is in dealing with agents or associates. At the start I expected that you would, as all others have done, fall into our ways. Instead, you have grown more stubborn, and the result is, I have been forced into all kinds of holes, some of which I have not even let Mr. Rockefeller know about. Here at last I am in between the grinders. I can not go to such men as Stillman and Morgan and admit that you are the one who has been doing this copper business that I have had them think I was doing myself. You would not ask me to put myself in so ridiculously humiliating a position. Think what John D. Rockefeller would say of such a confession. It's impossible. And when these associates of mine get down to this matter and all agree upon the way it should be closed up, what can I do but go with them? If they knew the facts it would be easy to run you in between us, and then you would either have to convince them or agree yourself, but this is not the condition here."

The straight and narrow way is easy to follow, but once lost is hard to find. The defaulting bank president who overnight "borrows" a few thousands from his institution, fully intends to return the "loan" next day, but repairing an error is more difficult than resisting a temptation, and when a man is in crime's net, his struggles to escape seem only to tighten around him its meshes. When the incidents of his downfall are before the jury or the coroner, there will always appear a dozen places where the unfortunate might have cut his way out of the strangling coils, but he who surveys such situations from the outside has a clearer vision than the blinded and desperate wretch in the trap. He who enlists with the brigands of "frenzied finance" and takes the oath of addition, division, and silence can not discharge himself because his comrades are needlessly harsh to their victims. Eventually he may decide on desertion as preferable to throat-cutting, but to suggest resignation is to invite destruction, for it is a tradition of the fraternity that the best cure for repentance is a knife-thrust.

Mr. Rogers and myself wrestled with the situation until both were fairly exhausted. Finally we went up-town together; he home, to return later to the bank, I to the Waldorf to meet the newspaper men who were there awaiting the news of the subscription. I left him at Thirty-third Street, the question between us still unsolved. In the years that have passed since that ill-starred night, over and over again I have sifted and pounded the talk that then passed between us, and never have I been able to decide how much of what Mr. Rogers said to me was true and how much cunning argument to make me accede to his wishes. I hope none of my readers will ever find themselves so stuck between the high cliffs and the deep water as I was that night. I recalled the old story of the sea-captain whose ship was captured by pirates and who was offered the alternative of hoisting the black flag and joining the band with his crew, or walking the plank. If he became a pirate, at least he saved the lives of his men, for their fate hung on his decision. If he refused—well, he retained his own virtue and kept intact that of his crew. The captain in my story had preferred propriety to piracy, and fifteen men lost their lives to no purpose, whereas the part of wisdom would have been to submit, with reservations, on the chance of throwing the pirates to the sharks at the first opportunity. If I should throw the bomb that I had threatened Rogers with, I felt sure it would put an end to all his evil machinations, but I could not limit the area of destruction to the guilty. I let my mind dwell on Mr. Rogers's words: "Lawson, no harm can come to your people, for the fifteen millions will be used in the market to protect the stock, just as I promised you." If this promise were kept, what was there to fear? But would it be kept? In the face of the evidence of broken pledges already crowded on me, and the bitter knowledge I had acquired of the wolfish greed of this man and his associates, it would be paltering with facts to say that even then I felt certain the money would be so used. Yet "Standard Oil" avoids such direct illegality as might bring it within the law's clutches, and I knew that already a fraud had been committed. I might hold that over them and compel them to go straight. Then I recalled the passion that possessed them to grab at real money when it came within their clutches, and the "Governor Flower to handle the market in such a way that no harm can come to us."

I carried my heart-tearing perplexities to dinner, cogitated over the arguments pro and con, and finally made up my mind that the percentage of wisdom was in favor of sticking by the ship. On board I was in better shape to protect my friends and followers than if I jumped into the ocean. Time has shown since that it would have been far better for all concerned for me to have touched off the powder magazine that night, had one grand and glorious explosion, and gone down with the wreckage, than to have sailed through the hell of after years. I am not the first man who has balked at amputation and got blood-poisoning.

CHAPTER XXX

THE BOGUS SUBSCRIPTION

Later, on his way down-town, Mr. Rogers came to my rooms.

"Are you ready for the finals, Lawson?" he said cordially. He, too, had dined, and doubtless philosophized; his whole air showed me he had satisfied himself that I would submit to the logic of conditions. No man knows the human animal from his heart's seed to its bloom better than Henry H. Rogers—and I was human.

I told him I would hold the reporters until I got the word from him, and that it must not be later than midnight. No questions were asked nor assurances given. He left in a moment for the National City Bank, and there in its solemn chambers he and James Stillman perpetrated the act which is the crime of Amalgamated, in itself a stark and palpable fraud, but aggravated by the personalities of the men concerned in it, and the pledges that were slaughtered, into as arrant and damnable a piece of financial villainy as was ever committed.

About eleven o'clock my telephone rang. I heard Mr. Rogers's voice.

"Lawson, Stillman's tally is so far completed that we know about where we are. Give out to the press that the subscription runs between four hundred and four hundred and twenty-five millions, call it four hundred and twelve millions, after throwing out one hundred and seventy millions from speculators, and sixty-two millions as defective, and after shutting out fifty millions more which were received too late. Each subscriber will be allotted fifteen to twenty per cent. of his subscription—call it eighteen per cent."

The figures were paralyzing. I made no attempt to analyze them. They came so late that the minute the newspaper-men with me got them they flew to their offices and thus I escaped a strenuous ordeal of interviewing. Our arrangements for distributing the facts throughout the country were made through the *Boston Financial News*, to which we had given the exclusive right to send out the details, and its special wires were soon clicking the news to all the world. The next morning the press contained the particulars. I reproduce from the papers of May 5th the tale.

$412,000,000 FOR AMALGAMATED COPPERS

$75,000,000 Subscribed More Than Five Times Over

FINANCIAL WORLD COPPER MAD

Subscriptions of $412,000,000—the largest in any financial deal in the world's history—are reported by the *Boston Financial News* to have been received toward the Amalgamated Company. "The world has gone copper mad" in truth.

Subscribers can be allotted only eighteen one-hundredths, or less than one share in five of the amount applied for.

One week ago, says the report, it was announced that the Standard Oil magnates, Rogers, Rockefeller, and their associates, had begun their conquering march upon copperdom—that the much heralded copper consolidation was a thing of fact—that the Amalgamated Company had been incorporated, and that its first capital, $75,000,000, would be offered to the public by subscription through the National City Bank of New York at $100 per share—$100 per share, without a discount, a commission, or profit to any one.

Never before since the first dollar of civilization was invented to take the place of the stone tokens of barbarism had such a thing been heard of—$75,000,000 of stock to be sold to investors at $100 per share, and in one week after the birth of the corporation upon which it was based.

The financial world held its breath, and from that time up to the closing of the books of subscription, at twelve o'clock noon yesterday, the financial world, English, German, and French, have awaited with bated breath the outcome of this great feat of modern financiering.

During the entire week from all parts of the world have poured into the National City Bank applications, accompanied by checks for the first payment—one continuous stream of entreaties—for some of the shares of this great enterprise. Nothing in history tells of such a movement.

Early in the week it became evident to the managers of the great industrial revolution that something must be done to stop the movement or it would run to such an extent as to cause serious trouble in the money markets of the world. Since Monday most strenuous efforts have been made to discourage the taking of large subscriptions. To that end the powerful financiers interested have begged all who contemplated subscribing for over $1,000,000 to keep their applications down to that figure, and their efforts met with complete success.

Again, all those who were connected with the enterprise and who had intended subscribing on the same basis as outsiders for very large amounts, agreed that if the subscription ran over $150,000,000 they would refrain from subscribing that those who had subscribed would not become dissatisfied with the smallness of their allotment. Still the rush continued. From all financial centers of the world came the unbroken chain of applications, until those most interested in the success of the undertaking were appalled at the magnitude of the interest aroused.

For the past forty-eight hours the National City Bank has had employed, night and day, a corps of forty-odd extra clerks calculating and arranging the applications and checks. At exactly twelve o'clock noon four uniformed watchmen closed the doors of the subscription department of the City Bank in the face of over three hundred intending subscribers, who were frantic at their vain efforts to get in their subscriptions before the appointed hour arrived.

Up to eleven o'clock to-night the entire bank force, regular and extra, have been at work, and at this hour the figures were announced which make the subscription of the Amalgamated Copper the greatest event in finance since the world began.

After throwing out bids that were, on examination, proved to be the efforts of speculators to take advantage of the great interest to make money with no risk, and after throwing out bids unaccompanied by checks, or checks that were not satisfactory, the first class amounting to over $170,000,000, and the last to over $62,000,000, the total cash subscription was found to have reached the gigantic sum of $412,000,000, which gave to each and every subscriber eighteen per cent. of his subscription.

It is not known how much was represented in the 300 subscribers who were too late, but it is estimated at $50,000,000—five of the 300 had single subscriptions of $1,000,000 each. It is estimated that the sum total of the subscriptions that were thrown out or that arrived by messenger or mail—for the mail is still pouring into the bank—was between $300,000,000 and $400,000,000, which, added to what insiders had intended to secure for themselves, would have carried the total to over $1,000,000,000.

It is estimated also that there are a great many who, anticipating the enormous over-subscriptions, have refrained from subscribing and will purchase in the open market.

Immediately after the subscription closed, 140, or forty per cent. premium, was bid for the stock secured by the lucky bidders.

It is said the company will issue the next $100,000,000 at once, as those insiders who refrained from subscribing were practically promised that they would at once be given an equal opportunity to subscribe if they would hold back on this issue. It is apparent that the next subscription will be even greater and cause more excitement than the first one, particularly as it is agreed by all that the price of the stock will quickly mount to $200 per share, as it is to be put upon the English, German, French, New York, and Boston Stock Exchanges, and will undoubtedly become one of the greatest investments sought for by the wealthy classes.

England sent in subscriptions for $50,000,000; Germany and France, $20,000,000 each; Boston and New England showed their steadfast faith in copper by subscribing for over $200,000,000.

There is great excitement at the clubs and meeting-places of investors and brokers to-night.

Here is what Mr. Rogers and Mr. Stillman did. After discarding all unsatisfactory and imperfect subscriptions, there remained subscriptions of between $125,000,000 and $150,000,000 which had complied with all legal conditions, and accompanying these were checks aggregating between $6,250,000 and $7,500,000. This was real money, in the bank and within reach, and the two great financiers, hungering for every dollar of it, determined to possess themselves of this great sum and use it as bail to compel the payment of the balance. First, they agreed that not a dollar of the five per cent. subscription should be returned; next, to so use this amount that no one to whom stock was allotted would back out, but, on the contrary, promptly take his whole allotment and pay up the balance.

To effect this they decided to allot each subscriber just the number of shares of Amalgamated necessary to render the amount of money accompanying his subscription equal to about a twenty-five or thirty per cent. payment on his whole allottment. This would constitute such a large margin as to assure the payment of the other seventy or seventy-five per cent. due. For instance, a man who applied for a hundred shares accompanied his subscription with a check for $500. He was allotted twenty shares, value $2,000, on which his $500 check represented a payment of twenty-five per cent. If the conditions of the National City Bank's advertisement had been complied with, he was absolutely entitled to three shares of every five subscribed for, or sixty in all. To bring about the proportion which Mr. Rogers wanted, a bogus subscription of five or six times the unallotted balance was put in by him, and this is where the fraud was committed. The National City Bank was in duty bound to protect the public from any such bogus subscription, and to see that fair treatment was accorded to all subscribers. Yet, unfaithful to the trust, it permitted this bogus subscription to be put in, many hours after the bids had been opened. It utterly failed to comply with the conditions of its advertisement, and was thus a direct party to the fraud perpetrated by its president and Mr. Rogers. The exact amount of the bogus subscription could not be decided until the exact figures of the subscriptions had been compiled, so the figures I gave out that night were only estimates. Within the next few days it was ascertained that the genuine subscriptions totaled $132,067,500, upon which an allotment of one share in five, or $26,413,500 of stock altogether, was made to the public.

In this way the conspirators secured from the public $26,413,500 of the original cost, $39,000,000, and yet retained over $48,500,000 of the authorized stock of $75,000,000. In other words the public paid two-thirds of the purchase price, and the conspirators retained nearly two-thirds of the property. Considerations of space forbid my treating here the immediate disastrous results of the crime, the death-pall that fell upon the market, the pitiable plight of the subscribers, the brutal insensibility of "Standard Oil" to the frightful situation its treachery had caused.

The fraud thus perpetrated amounts to this: Every subscriber legally entitled to three shares of Amalgamated stock was deprived of two of them by the National City Bank, and the proof is to be found in the books of said National City Bank. My readers may say here that this constitutes a fortunate condition rather than a crime to be punished, for the less Amalgamated a man had, the better he was off, as the stock afterward declined. This conclusion is a false one, however.

Here, in simple terms, is an illustration of what was done in Amalgamated and of what the wrong was.

B had a valuable race-horse and decided to dispose of him in five shares. He offered these five shares for public subscription and advertised that if over five were subscribed for he would split up the shares and allot them *pro rata*. There were on the final day seven subscriptions. Instead of turning over the horse to the seven subscribers to own and race in their own way, B notified them that twenty-one subscriptions had been received, and that for their seven he had allotted them a one-third ownership, while the other subscribers would retain two thirds. In the two thirds resided the right to manage and race the horse, and the seven had no say whatever in his direction. The seven honest subscribers, not suspecting that B had simply sold them one third of his horse for nearly his whole cost, and that he still retained a two-thirds ownership in him, supposed that fourteen others had subscribed on the same terms as themselves. If the horse were really able to race and thereby earn large sums of money, it was by this fraud in B's power to make him appear so worthless that the seven bona-fide subscribers would be inclined to turn over their ownerships to B at his own figure. Contrariwise, B could so dose the horse as to make him appear more valuable than he really was, and use the advantage to dispose of his fourteen shares for fictitiously high prices.

The world assumes an attitude of horror and amazement at the mention of crime, and thousands of words are written to describe what led up to and away from one certain overt deed; but the deed itself, however grave, shameful, or portentous, seems strangely barren and bloodless set down in naked words. Yet the mountain peak that tops the great ranges is but a shoulder over its neighbor, though it may be the apex of a continent. A misconstrued word has caused the spilling of the blood of millions; the needle-point of a stiletto has severed kingdoms. Between temptation and consequence there is but little space, yet it is deep and wide enough for all the poison in the tongues of all the world's serpents. To-day, a simple peasant, humble, gentle, is an insignificant atom in the great Russian Empire, and Nicholas is the supreme ruler of rulers. To-morrow, by a simple swing of an arm a bomb is thrown, and the peasant is the one human being in all the world; the face of Russia is changed, and Nicholas—is not.

The first crime of Amalgamated is a matter of mathematics. It involved plain fraud and misrepresentation, the insertion of a bogus subscription and the disruption of solemn pledges, but the commission of it was a mere matter of arrangement between two men, one the master of the greatest of all business organizations, and the other the head of the strongest bank in the United States. The consequences were world-wide. That night no bomb was thrown, but a seed was sown for the cruelest harvest of crime, dishonor, unhappiness, and desolation ever reaped within the confines of our republic.

TO MY READERS

Twelve months have gone by since I began the story of "Frenzied Finance," and I have but just set forth the details of the first crime of Amalgamated. Without descanting on those outside conditions which I may fairly regard as the results of my work, I desire to say something here about the conditions under which this work is produced. I am engaged in business. I have many and varied affairs to care for and this story is written at odd moments in the rush and hurly-burly of an exceptionally busy life. I am aware that in justice to my readers, to my publishers, and to myself, to say nothing of my Remedy, that I should exclude all other details and devote my time absolutely to this subject—but each day has its own inevitable round of duties assumed and entered upon long before I had thought of committing myself to the task of exposing "Frenzied Finance."

If I had been given a chance to reorganize my life to accommodate the exactions of my story, I should have done so, but at this time last year, when I yielded to the persuasions of the editor of "Everybody's Magazine," and obligated myself to this work, I had not even remotely contemplated such an undertaking, and I agreed to furnish the first copy one week later. The result has been that I have had no chance to catch up. What this means is that I can not certainly insure the performance of my literary promises.

Last month I stated that this number would contain the "Crime of Amalgamated" and in my "Critics' Department" I cut short the discussion of the Equitable scandal, promising to deal with it further in the June issue. The June chapter is the most significant instalment, so far, of my story, yet there arose for immediate disposition so many matters of vital personal importance that I was unable to get down to its writing until the body of the magazine was on the press, and then only by a terrific rush was it finished in time to take the place assigned for it. Now, I have overrun the number of pages allotted me in this advertising section without being able to cover the consequences of the crime, which should certainly follow right here. I have also used up the space which should have been given to the Equitable Life's affair and replies to certain personal attacks that I had hoped to attend to in this issue.

I am aware that certain critics will take the opportunity of suggesting that all I have written here could have been better treated in half the space. This may be true, but it is the penalty imposed on those readers who are following my story that they must take it as I produce it. I can only do it in my own way.

So I must ask the consideration of my readers for such shortcomings as they find in this narrative. The conditions of preparation often preclude the proper going over of proofs. For instance, I had not a chance to revise properly the first chapters in this present instalment, and in the future it may again happen that I shall not be able to fulfil to the letter promises to take up and dispose of given subjects. I regret particularly that I must postpone treatment of insurance affairs in this number, for the subject matter is of the highest importance and the interest of many of my readers seriously enlisted.

The Crime of Amalgamated stated here was the first of a series of iniquities by which the public was plundered and the laws of God and man outraged. These were accomplished by unscrupulous manipulation of the Stock Market and by other tricks and devices which resulted in terrible sufferings to the people and the greater enrichment of Standard Oil. The recital of these nefarious deeds will make a narrative even more exciting and dramatic than that which has gone before. The immediate consequences of the Crime will be told in the July instalment. From there, Mr. Lawson will carry the story of " Frenzied Finance " to its climax and will then set forth the Remedy which he says will for all time put an end to the possibility of further defrauding the public.

Talks On Advertising

Making Sure of Results from General Advertising

MR. General Advertiser!

The first tangible *Return* from your money, when invested in Space, whether that Space be filled with "General Advertising" or with "Mail Order Advertising" is an *Inquiry* for your goods.

That *Inquiry* may be *verbal* to a Clerk over the Counter, or—it may be *by Mail*, in a written, stamped, and posted letter.

But, in either case, it is just an *Inquiry* for the goods, of one sort or another. It is the first practical *evidence* that the money spent is earning something *tangible* for you in return.

Now—it may take twice or three times as much *Conviction* in Copy to make a Consumer *write* an Inquiry for goods, and post it, as it would have taken to make that same Consumer inquire *verbally* for the goods advertised, when passing a store that should sell them.

But, when he does inquire *verbally* from a Retailer there are twice or three times as many chances of *substitution*, of "don't-keep-it" or "here's-something-better," as there would have been if that same Consumer had *written direct* for it by Mail.

Therefore, the Advertisement which sends Consumers to Retailers, should be as full of *Conviction* as the successful Mail-Order Advertisement in order to fortify that Consumer against substitution, "don't-keep-it" and "here's-something-better."

Because, if the Advertisement *fails* to thus *fortify* the Consumer with "reason-why" and Conviction, it may simply send him to a Retail Store, to be switched on to a *competing* line of goods with which the Retailer is heavily stocked, or which his Clerks favor the sale of in preference to ours.

In that case the Advertising *we pay for* would sell goods for our non-advertising *Competitors*.

Half the money spent to "Keep-the-name-before-the-people" results today in this *substitution* of non-advertised articles for the articles advertised through General Publicity.

* * *

"General Publicity" Copy, when tested, is found in almost every case *too Weak* to sell goods profitably by Mail. And any copy which is not strong enough, nor *convincing* enough, to *sell goods by mail*, is not strong enough to make the Consumer *resist* substitution, and the "don't-keep-that-kind" influence of Retail conditions.

"General Advertising" Copy to succeed profitably must therefore cause not only a verbal *Inquiry* for the goods, but must also have enough strong *conviction* saturated into it to make the Consumer *insist* upon getting the goods he asks for, against probable substituting influence.

It must therefore give him better "reasons-why" he should buy *our* goods than he is likely to hear from the retail Salesman for the competing goods that Salesman may want to substitute.

And, it must give him these "reasons-why" in such a lucid thought-form as he can understand *without effort*, so *impressively* that he will *believe* our reasoning Claims. It must also do this in spite of his natural distrust of all Advertised statements.

This means that we must put into General Advertising Copy the precise qualities that would be necessary to *sell goods* profitably *by mail*.

* * *

Half the people who inquire for Advertised goods *out of Curiosity* as a result of "General Publicity" (Keeping-the-name-before-the-People, etc.) do not *buy them* when they see them.

Because the *competing* goods will *look* just as fine when shown and recommended by the Substituting Salesman, and the Curiosity Inquiry having no firm *foundation* of Reason-Why under it cannot combat the personal influence of the Salesman.

This is why not more than a fourth of those who, out of mere *curiosity*, buy the *first* package ever buy the second or third consecutive package of the same article, through "General Publicity." Because they do not buy on *Conviction*.

Meantime, it usually takes about all the profit in the *first* purchase of any "Generally Advertised" article to pay the cost of *introducing* it to the Consumer's notice through Advertising.

But, with Lord & Thomas "Salesmanship-on-Paper" Copy results are *insured* and far more cumulative.

Because, a Consumer need only be convinced *once*, through our "reason-why" Salesmanship-on-Paper, that the article is what he *should*, for *his own sake*, buy and use.

When we thus *convince* him we achieve more than fortifying him against *substitution*. Because we also help his imagination to *find* and *recognize*, in the article advertised, the very qualities *claimed* and *proved* for it in the Copy.

THE MODERN COMFORTS OF HOME

MEASURED BY THE ST. REGIS, NEW YORK'S NEWEST AND MOST LUXURIOUS HOTEL

BY

SAMUEL MOFFETT

ILLUSTRATED WITH PHOTOGRAPHS

THE "little ironies" of existence impressed me when I heard the hall porter recommending "The Simple Life" to one of the clerks of the Hotel St. Regis.

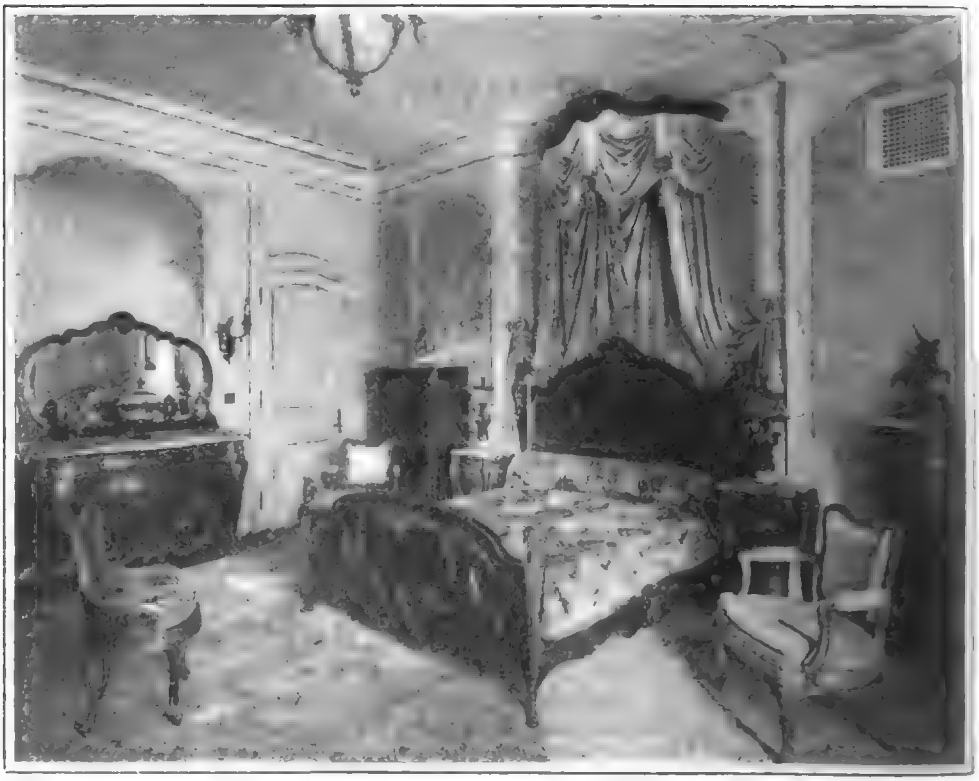
The St. Regis is a type not of hotels, for it is the only one of its kind, but of a certain order of American life in the first decade of the twentieth century. Mr. Rudolph M. Haan, its creator and proprietor, had an idea. He said to himself: "People with good homes sometimes find it convenient to close their houses for a week, or a month, or two months, and live at hotels. Why should there not be a hotel in which such people would feel at home?" He submitted the idea to Mr. John Jacob Astor, who found it reasonable. The St. Regis is the result.

When you go to the St. Regis, therefore, you are simply getting what a class numerous enough to support an eighteen-story hotel regard as the ordinary comforts of home. That is what gives the establishment its significance, raising it above the plane of business enterprise to the level of a lesson in sociology. It is a Nilometer, measuring the height of the flood of national luxury.

Let us see, then, what it takes to make a modern well-to-do American feel at home. Outwardly the St. Regis is not markedly different from any other ambitious sky-scraper. It is built of blue Indiana limestone, with a granite foundation. An attempt has been made to give it some architectural distinction, but in a building twice as high as it is wide this is not easy.

By accentuating the line of the third floor with a balcony over a base of rusticated masonry, beginning the roof treatment with another strongly marked balcony at the fifteenth floor, and working in two other partial lines of balconies between, the blank, packing-box space characteristic of the normal sky-scraper is reduced to eight stories in the middle. But it is not until you pass under the great bronze and glass marquise, loaded with twenty tons of luxuriantly wrought metal, that you begin to realize that here is something more than a high-grade office building. And it is not until you are fairly inside the bronze-framed revolving doors that you feel the true atmosphere of the Simple Life as it is lived at the St. Regis.

The first effect is one of restfulness. If you sit down in one of the crimson velvet chairs in the lobby nothing will clamor for your attention. Compared with some of the gorgeous resorts further down the avenue the place might seem almost plain. But gradually you begin to notice details. The big rug at your feet with the Arabic characters around its border is a Kurdish masterpiece. The floors, where they are not hidden by Oriental rugs, are seen to be of Irish marble dallage and mosaic. Every piece of metal, electrolier, elevator grille, counter railing, balustrade, or whatever it may be, is a separate, individual, work of art. Around the walls runs a light brown dado of shaded Istrian marble, surmounted by panels and carved pilasters of warm Caen stone. The window-sills are verd-antique from the Alps. The corridor leading from the lobby to the restaurants is lined with veined grey marble. In the main dining-room and the ladies' dining-room adjoining, decorative sumptuousness reaches its climax. The walls are pictorial compositions of Rubia, Breche Violette, and Pavanozzo marble, the veining in framed panels giving the effect of delicate



THE BEDROOM OF THE STATE SUITE

This room contains the famous "ten-thousand-dollar bed," which, with all the other pieces of furniture, is of marvelously matched tulip-wood. The furnishings, hand-made lace curtains and magnificent Louis XIV bedspread represent a sum of money equal to the income of an ordinarily prosperous man

etchings. Carved ornamentation is heaped in almost barbaric profusion upon the domed ceiling and the arched doorways, its richness emphasized by a lavish display of dull gilding.

The massive opulence of these apartments sets off the gay brightness of the neighboring Palm room, where the creamy Caen stone above the Istrian marble dado on one side is reflected in a line of great mirrors on the other. Overhead Mr. and Mrs. Robert Van Vorst Sewell have illustrated the story of Cupid and Psyche in a series of dainty lunettes. In the connecting cafe, paneled throughout in quartered English oak, are hung three of a series of four notable sixteenth century Flemish tapestries picturing incidents in the life of Solomon. The fourth is in the white ball-room above.

On the second floor the comforts of home assume a more intimate air. There is a cozy library walled in glowing, brown English oak, and decorated with rows of superbly bound books, all harmonizing with their regal cases. It is said that the collection has been carefully selected from a literary point of view, and the presence of a librarian and a catalogue indicates that the books are to be read as well as looked at. Their aspect, however tends to discourage such a liberty.

Almost the whole Fifty-fifth Street side of this floor is given up to a procession of public apartments culminating in the dazzling banqueting-hall lined from floor to cornice with polished white Vermont statuary marble. The wall spaces of this brilliant apartment are divided into panels, separated by pilasters of marble crowned with capitals of bronze. Yellow and white Venetian damask hangings relieve the hardness of the stone. Between the library and the banqueting-hall are reception rooms paneled to the ceiling in Circassian walnut and white mahogany, and all stretching in one continuous vista. They are reached through a corridor hung with the spoils of European museums — tapestries;

mediæval copes, old crimson velvet altar pieces — all on a background of Blanco P. paneled in Pavanozzo marble.

And still we ascend, and the atmosphere of home grows ever thicker. On the third floor we pass out of the public eye into the domesticity of the state suite at $100 a day. This modest lodging is identified in the popular mind with the "ten-thousand-dollar bed." In reality that bed did not cost $10,000, although Mr. Haan admits that it was pretty expensive, and that the Louis XIV brocaded altar-cloth that serves it for a coverlet cost $2,000. But what difference does it make? There is a gilded bedstead in the Alte Residenz at Munich that is said to be worth $330,000, and its owner is crazy at that. One year's interest on the value of that useless piece of furniture would pay even the fabled cost of the prize bed at the St. Regis.

When certain little formalities at the office have given you the privilege of calling the state suite your home, you enter a private hall, furnished with old English oak pieces picked up at the Marquand sale. One of them is an ancient carved church-choir seat, which serves as a hall settle. Thence you pass into a Louis XVI salon, with carved woodwork of an exquisite French gray, ivory-white in the high lights, the walls paneled in cherry brocade. It is a pity to dwell on sordid details, but we may notice, in passing, that the lace window-curtains cost $1,500 a pair. That one item may spare us the necessity of further mercenary reflections, for everything else in the suite is on the same scale. This room is furnished with Aubusson chateau pieces of peculiarly rich floral design, with a gilded grand piano in the corner.

The salon opens into a library, with panels of green moiré damask, and woodwork of soft-finished French walnut. The fittings of the neighboring dining-room are in American oak, but that modest term conveys a totally inadequate idea of the sumptuous effect of the rigorously selected and exquisitely finished wood. Chairs upholstered in Lyons cut-velvet brocade, designed and made especially for this set, table services of Royal Minton and Royal Worcester porcelain, and

THE SALON OF THE STATE SUITE

Containing some superb Aubusson furniture and many objets d'art from the Marquand sale silver chafing dishes, formerly used by the King of the Two Sicilies, enhance the homely domesticity of a family meal.

Of the two bedrooms in the suite one has been immortalized by the famous ten-thousand-dollar bed — a creation of narrow strips of tulip-wood, joined together with a cunning worthy of Japan, into a composition of delicately melting shades. All the furniture of the room is of the same wood, in Louis XV designs. Panels of a delicate electric-blue brocaded tapestry share the walls with elaborately wrought woodwork of French gray and ivory-white. The other bedroom, with similar wall decorations, except that the brocade on the walls is of old rose, is furnished in Circassian walnut of Louis XV models — a modest set, as befits its secondary importance, costing only a humble $8,000. Between these two rooms is a bath-room about the size of an ordinary parlor, floored and paneled in marble, and containing a bath-tub cut from a solid block of the same material. All the bath fittings in this room are silver-plated.

The fifteen floors above the third are devoted to rooms for ordinary patrons. There is less costly distinction in these than in the state suite, but not less luxury. Every hall from the ground to the roof is lined throughout with polished marble. The floors are of marble, and so are even the frames of the doors. Every suite has its bath-room, with porcelain bath and silver-plated plumbing, and its linen specially made in Belfast. Every private parlor is paneled in silk brocade, and carpeted with a rug, woven to its measure in a single piece of special design. Every room and hall has its magnetic clock, regulated from a master-clock below. Every suite has its long-distance telephone. Every floor has its service pantry, which enables any guest to dine in his room as comfortably as in the great restaurants.

These pantries have their own refrigerators, warming-closets and coffee machines, and they are connected with the kitchen below by pneumatic tubes and electric dumbwaiters. The kitchen, Mr. Haan holds, is "the soul of a hotel. If that is wrong, all is wrong."

THE DINING-ROOM

He believes that nowhere in the world is there a kitchen to match that of the St. Regis. If luxury presides above, science reigns here. It is not a kitchen, but a glorified laboratory — a long glittering room, or chain of rooms, floored with marble, walled in white tiles, and divided into working compartments by counters of glass and white Carrara marble. The soup-cook, the fish-cook, the roast-cook, the pastry-cook, each has his headquarters, his great section of range, and his staff of assistants. A battery of brass pneumatic tubes, like the cash-tubes of a department store, brings down the orders from the eighteen floors above, and electric elevators shoot up the dishes in response. Large closets, lined with racks and refrigerating pipes, keep the day's supply of wine at the proper temperatures — fifty-five degrees for Sauternes, thirty-five degrees for champagnes, or whatever may be needed. Every morning the stock is replenished from Mr. Haan's wine-cellars on Thirty-third Street. In another refrigerating closet the carafes of water are frozen.

Still further below the earth's surface is the maze of engines, boilers, and dynamos that keep all the complicated activities of this twentieth-century home in motion.

The greatest luxury of the St. Regis is one that is invisible. As long as you are inside the walls you breathe pure air. That is a reversal of the usual idea. Ordinarily you go out of doors to get pure air. If you want it in the house you open the windows and let it come in. But at the St. Regis every window stays closed. The outer air has no admittance until it has passed through a long series of cheese-cloth filters, connected like the pleats of a gigantic accordion, leaving its dust and other impurities behind. Sets of these filters are arranged at intervals from the bottom to the top of the building. The dusty combings of the outdoor air, which we gulp into our lungs when we come out of the Subway under the impression that we are refreshing our systems with a clean atmospheric bath, fill a barrel a day. After they have been eliminated, the purified air passes from the filters to an apparatus, in which it is moistened or dried to suit the weather. At the same time it is cooled in summer by refrigerating pipes, or warmed in winter by steam coils, after which it is driven through pipes to all parts of the building by electric blowers. It enters the various apartments through unobtrusive gratings in the walls,

THE KITCHEN

"The soul of a hotel. If that is wrong, all is wrong"

often cunningly concealed by the ornamental bronze work that plays so large a part in the decorations. It gently pervades the rooms, without fuss or disturbance, and when it has been breathed once it does not linger like an unwelcome guest, but gracefully retires to the roof, assisted on its journey by exhaust fans in the tops of the grouped chimney-flues. A continual circulation of air is maintained throughout the building, night and day. There are no draughts, no atmospheric chills or fevers. A thermostat in every room and corridor automatically regulates the temperature. If you want it warmer or cooler, all you have to do is to turn a button.

You seldom have occasion to do that though, for when the instrument is once set to the proper temperature there is no reason why it should not stay there.

Ventilation and heating are the weakest points of the ordinary house. When hot air is used, dust and microbes accumulate in the pipes and are carried into the rooms. With steam heat the conditions are worse yet. The radiators churn the air without changing it. In the St. Regis the dust is filtered out before the air gets into the pipes, and any stray particles that may smuggle themselves in are whirled out by the electric blowers. And they get no rest when they find themselves in the rooms. There are no brooms or feather dusters to give the particles of dirt a little pleasant exercise, and then let them settle down on the floors and the furniture. All the sweeping is done with a hose. Into every room opens a vacuum pipe, connected with a suction pump in the basement. The current is strong enough to draw in your coat if you give it a chance. The chambermaid attaches a hose to the air-pipe and moves the nozzle about the room. Instantly all the dust in the neighborhood rushes toward it like iron-filings to a magnet. The current sucks it into the pipe and it whirls down to the

THE MAIN SALON ON THE SECOND FLOOR

The walls are beautifully paneled in Circassian walnut: costly bric-a-brac, rare china and wonderfully embroidered church vestments are spread about on the consoles and tables

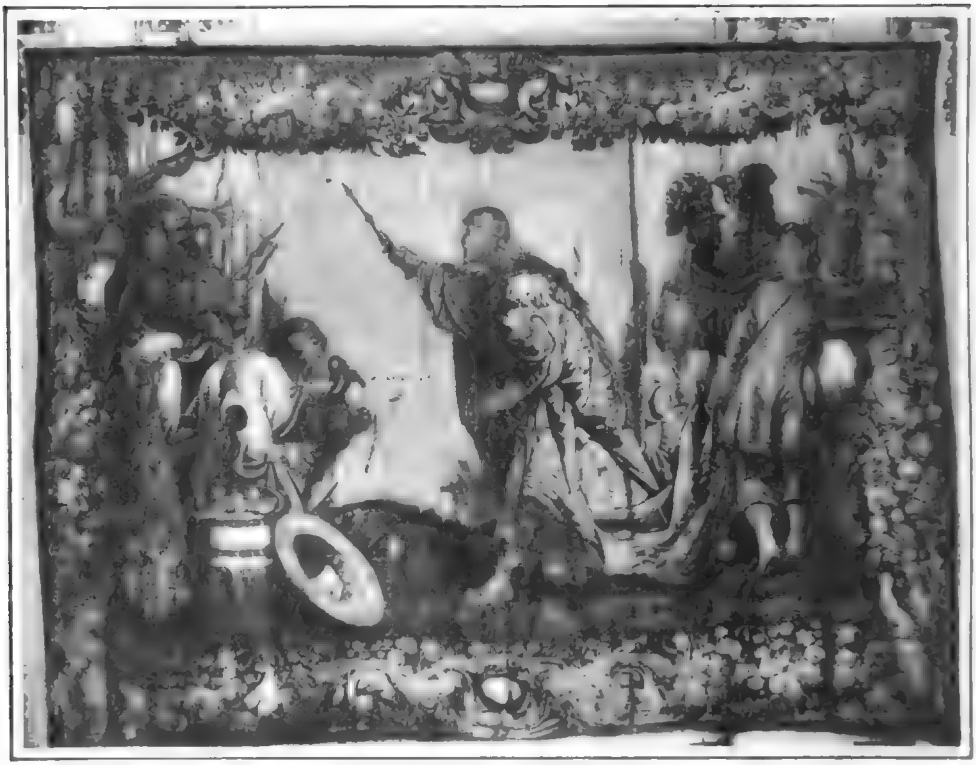
ONE OF THE SIMPLER SUITES

A parlor like this, with bedroom and bath, rents for twelve or fourteen dollars a day

basement, where it is safely imprisoned in air-tight receptacles until it is carted off.

As the St. Regis is meant to make people feel at home, its note is individuality. In a hotel you expect to see things ordered by wholesale — handsome things, perhaps, but still machine-made and monotonous. The St. Regis puts some special touch in each room. Every one of the hundreds of ornaments scattered about the place was selected on its own particular merits. Superb Sèvres vases, bronzes by Prémiet and Barye, Medici velvets, vases from the collections of Queen Isabella, of Spain, old Roman lamps transformed into modern electroliers, Japanese birds of ivory, bronze, and silver, wrought to microscopic perfection in every feather, silver trays with hunting scenes in Italian repoussé work, bronze candelabra designed by Meissonier, curtains by Alma-Tadema, Karabagh, Kurdish, and Shiraz rugs, mediæval tapestries, old French prints, and artist-proof etchings were picked up piece by piece in years of exploration in America and Europe. The tulip-wood, Circassian walnut, English and American oak, and red and white mahogany used in the furniture and trimmings have been selected and matched as perfectly as the fabrics in a Worth gown.

It is hardly possible to speak of the St. Regis without saying something about money, although that is a subject which the proprietor appears to find distasteful. When you are at home in your palace at Newport, you do not care to talk of the cost of the beautiful objects around you. You simply enjoy them as if they grew there for your pleasure. Since the purpose of the St. Regis is to make you feel at home, you are naturally expected to enjoy your surroundings there in the same uncalculating way. If you are interested in the base details of commerce you can find them in the bill. Even here the common ideas of the extravagance of the St. Regis are exaggerated. Saw the Waldorf in two, throw away the cheap rooms, and the remainder would correspond in price with the St. Regis. You cannot get a room at



THE TAPESTRY IN THE BALL-ROOM

One of four, representing great epochs in the life of Solomon. They were woven by Van Zeunen of Brussels and procured from a church in Cremona, where they had hung for a couple of centuries

the St. Regis without a bath, and the cheapest room with bath costs $5 a day, but you would have to pay as much for anything like the same accommodations anywhere else. While we are about it, let us get rid of a few sordid figures in this paragraph. The marble work in the St. Regis cost half a million dollars. The contract for furnishing the ordinary floors, above the show floors, called for an expenditure of $700,000. The plumbing cost $250,000. The Circassian walnut, vermilion rosewood, white and red mahogany, and satinwood used in the main trim cost $200,000. The mantels absorbed $100,000. The specially designed Belfast linens cost $60,000, china and glassware $75,000, and silver $75,000. One pair of blue Sévres vases cost $2,500. The furnishings of a single bedroom in the state suite required something like $5,000.

The real significance of the St. Regis would be missed if we regarded it, like some newspaper sensation-hunters, as a mere freak of unbridled extravagance. From the point of view of the luxury-loving New Yorker, it is not particularly expensive. Some of its patrons save money by going there instead of staying at home. That is the very point. If it were a freak it would be meaningless. It has a meaning because it represents a phase of modern life. We have thousands of simple republicans in this country to-day to whom its tapestries, its marble baths, its silver-plated plumbing, its gold-plated dinner service, its Kurdish rugs, and its altar-cloth table-covers are the mere commonplaces of their daily existence. Recently a dinner was given at the St. Regis at an alleged cost of $10,000. The function was crusted with gold — nothing cheaper was allowed about the place if it could be dispensed with, yet the list of guests contained few names familiar "among those present" where society disports itself in the awed pages of the Sunday supplements. The St. Regis could be filled from the state suite to the eighteenth floor with people who could enjoy all its luxuries without giving a thought to the size of their bills, and yet who would be totally unknown to intelligent New Yorkers outside of their immediate circles of acquaintanceship.

When we worry about the increasing cost of living, the thought of those eighteen floors of condensed luxury on Fifty-fifth Street and Fifth Avenue may help us to see where the responsibility lies. It is not that things cost more than they used to cost, although to a certain extent they undoubtedly do. It is simply that we all want things in our waking hours which, a few years ago, would never have presented themselves as possibilities, even in our sleep. People of middle age can remember when the acme of hotel luxury and extravagance was a room with a marble-topped center table, a gilt-framed pier-glass and a green rep easy-chair, supplied along with three square meals on the American plan, including hot cakes for breakfast and ice-cream for dinner, for a daily charge of five dollars. Now we see people paying five dollars a day and upward for rooms with brocaded walls, Axminster rugs, porcelain baths, silver-plated plumbing, old French prints, magnetic clocks, telephones, specially woven linen, and gold-plated numbers on the doors, and we say that the cost of living has risen. No, it is not the cost of living that has risen, but the living itself. Some of us can spend more than others, but within the limits of our pockets, our bank accounts, and often our credit, we are learning to demand a scale of opulence in our surroundings that would seem more natural to a Roman court or a Belasco stage.

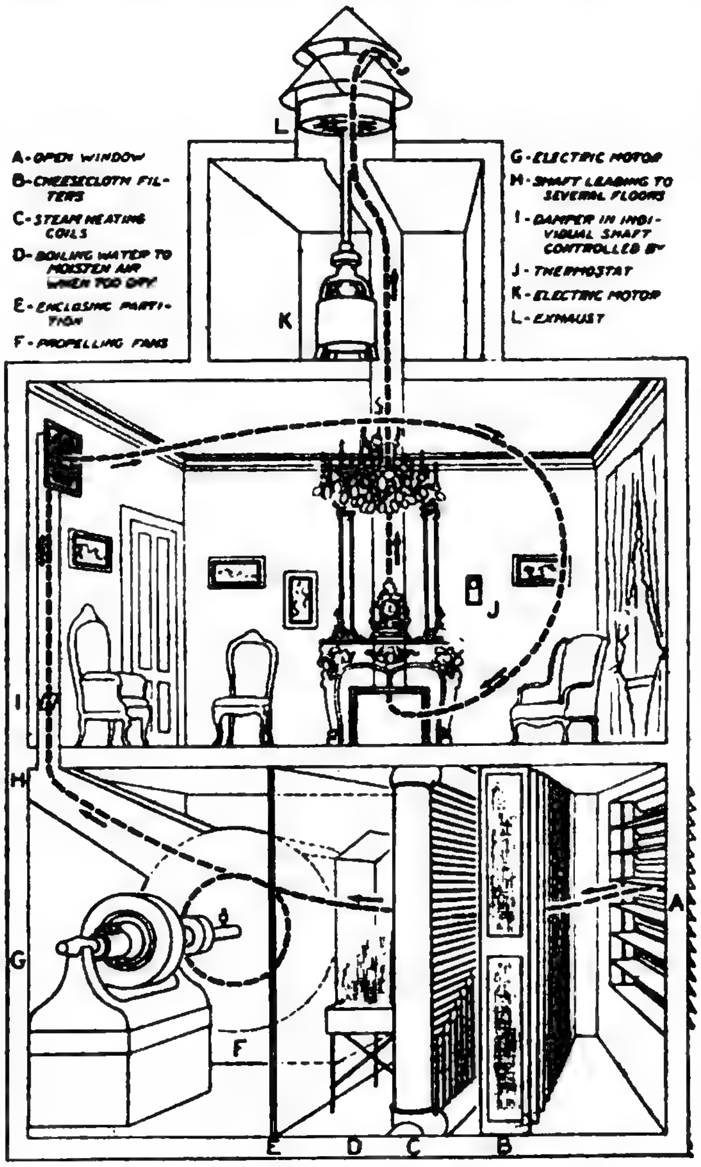
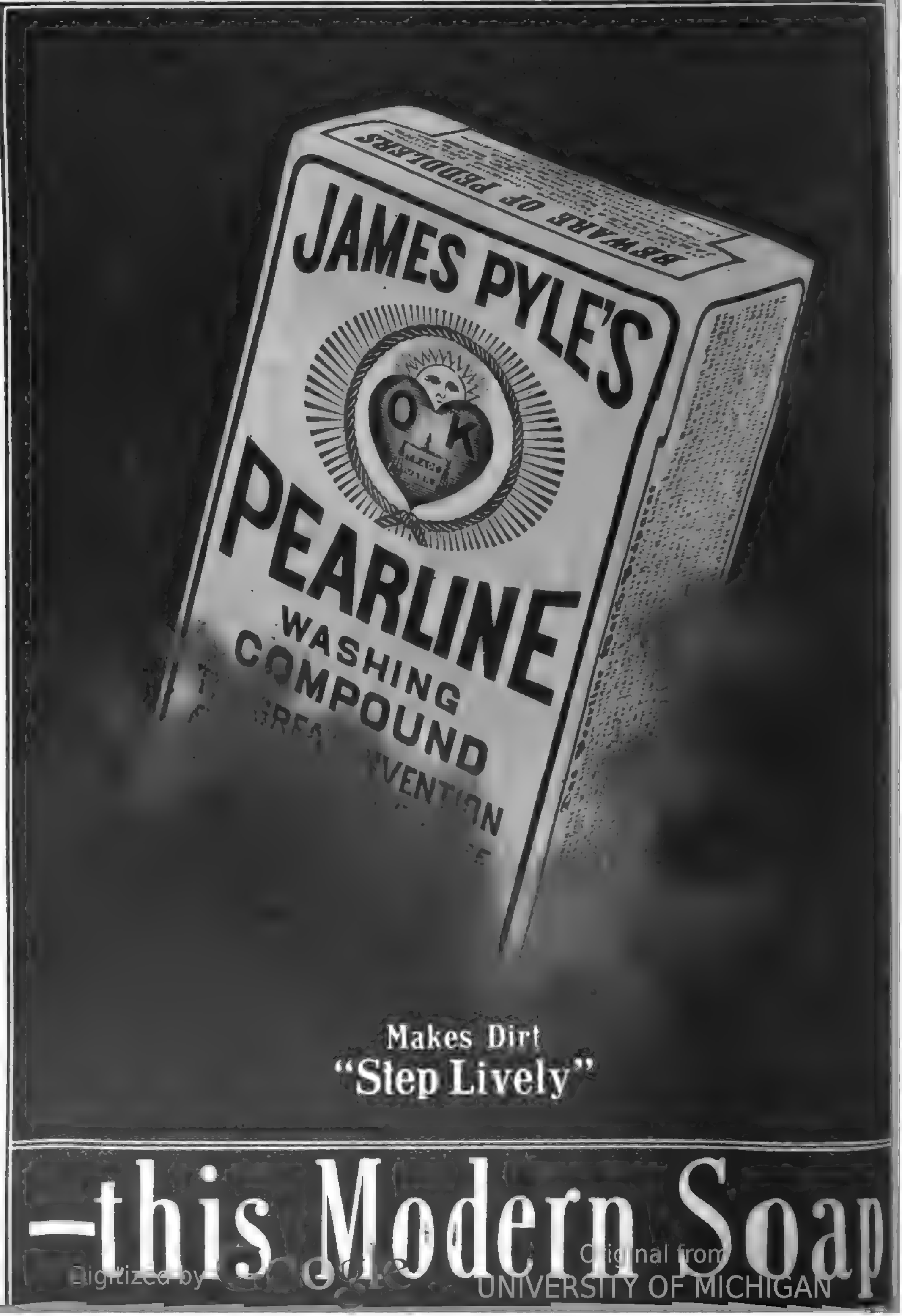


DIAGRAM SHOWING HOW ABSOLUTELY PURE AIR IS SUPPLIED

Instead of opening windows, the air is drawn through cheesecloth filters, properly tempered, and forced into the rooms. One of these arrangements suffices for four floors

Eighty-seven years ago *Niles' Register* quoted a table of the incomes of the richest members of the British aristocracy. They ranged from $215,000 to $625,000, a year. And then the editor moralized: "Thanks be to Heaven! we have not, probably, one man in the United States whose settled income is equal to a half of the least of these; and, perhaps, there are not five who, in the like manner, receive a fourth, or £10,000 sterling; though there may be a number whose business produces a greater amount." In other words, within the memory of persons now living, there was not one man in the United States who could have built such a hotel as the St. Regis, and hardly more than five who could have afforded to live in it. Now the St. Regis is only the latest, and not the last, of a whole series of gorgeous taverns. Nearly all of its eighteen floors are filled, and its most expensive rooms were taken first. Nor does the patronage of the others seem to have diminished. The opulence whose display among the British aristocracy appalled the American pamphleteer in 1817, has become the commonplace of life in New York to-day, and the wayfarer who takes his ease in his inn on Fifth Avenue has added luxuries that would have astonished Carlton House in the days of the Regency.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An Anniversary Number

Read "With 'Everybody's' Publishers," page 857

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ALUMNI ASSOCIATION
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DO NOT TAKE FROM ALUMNI ROOM.

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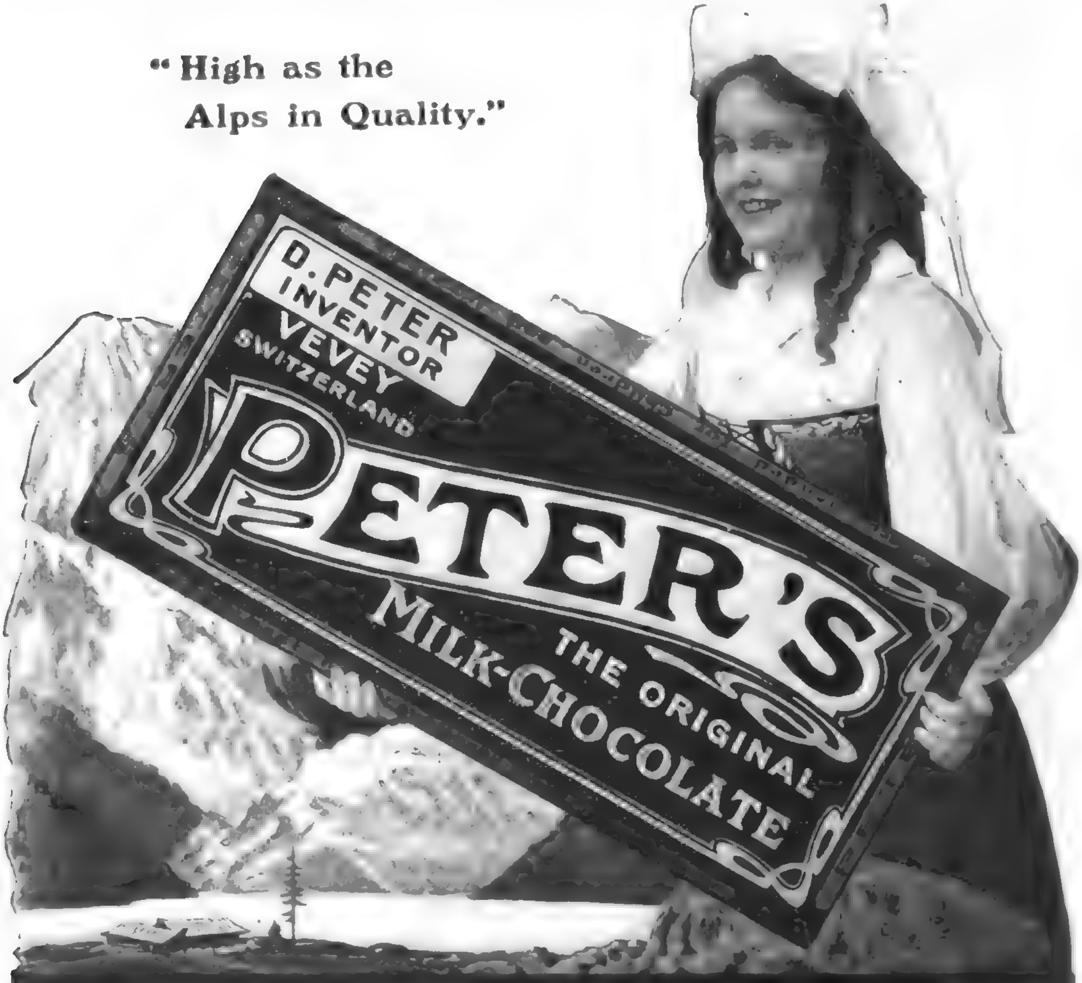
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"You are 'it,' and your Advertising Index is a hit.

"'She' had long delayed—I felt quite uncertain—I needed a good 'clincher.' The April number furnished it. She was musically inclined; I scanned your Index—'Music,' 'Publishers'—and found 'Oliver Ditson Co.' It was a Wagnerian affair and 'Sehnsucht—Love's Longing,' but it was enuf.

"It's all settled now. She is *mine*, and I'm the 'happiest ever.' Without you where would I have been? The thought causes ——!

"Joyfully," L. D. A.

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President Suspenders . . .
Shawknit Hosiery . . .
Velvet Grip Hose Supporter . .

THE INDEX ELIMINATES DISTANCE.

"I am an English reader of Everybody's and occasionally purchase American goods w I see advertised in that or other Magazines. I have sometimes required an article that I kn was advertised in some Magazine—which, I can't remember! The result is if I have ti have to look through hundreds of pages of advertisements. Often I conclude I will do with until I see the advertisement again. In many cases a sale has been lost, as the wish for article dies away.

"To the busy person '*Time is Money,*' and since subscribing to Everybody's when quiring anything I always turn to the Index to see if my wants are met. I might als that by classifying the advertisements it enables me to look at all the advertisements easily quickly. I can thus get a better choice; the result is that my wants are better filled both fi cially and as regards the goods. If the Index does this for me it must be of immense bene your American readers. *The Index is a necessity and has come to stay.*"

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"Living, as I do, in a country where the stores but poorly cater to the average Americ wants, and where new ideas are not offered for sale until they are out of date, I am oblig do my shopping by mail. I find the Advertising Index in Everybody's a great time sa as I can find addresses quickly. For this reason I supply my wants, as far as possible, fr Everybody's advertisers, before wasting the time required to wade through the adverti sections of other magazines." M. H. E. Juana Diaz, Porto Rico.

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You Save from $75 to $200

When you buy a Wing Piano, you buy at wholesale. You pay the actual cost of making it with only our wholesale profit added. When you buy a piano, as many still do—at retail—you pay the retail dealer's store rent and other expenses. You pay his profit and the commission or salary of the agents or salesmen he employs—all these on top of what the dealer himself has to pay to the manufacturer. The retail profit on a piano is from $75 to $200. Isn't this worth saving?

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WE PAY FREIGHT
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We will place a Wing Piano in any home in the United States on trial, without asking for any advance payment or deposit. We pay the freight and all other charges in advance. There is nothing to be paid either before the piano is sent or when it is received. If the piano is not satisfactory after 20 days' trial in your home, we take it back entirely at our expense. You pay us nothing, and are under no more obligation to keep the piano than if you were examining it at our factory. There can be absolutely no risk or expense to you.

Do not imagine that it is impossible for us to do as we say. Our system is so perfect that we can without any trouble deliver a piano in the smallest town in any part of the United States just as easily as we can in New York City, and with absolutely no trouble or annoyance to you, and without anything being paid in advance or on arrival either for freight or any other expense. We take old pianos and organs in exchange.

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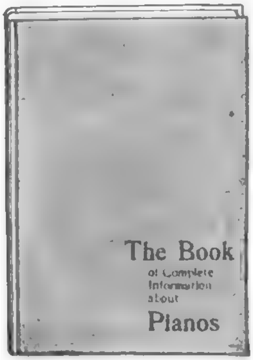

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If You Intend to Buy a Piano—No Matter What Make

A book—not a catalogue—that gives you all the information possessed by experts. It tells about the different materials used in the different parts of a piano; the way the different parts are put together, what causes pianos to get out of order and in fact is a complete encyclopedia. It makes the selection of a piano easy. If read carefully, it will make you a judge of tone, action, workmanship and finish. It tells you how to test a piano and how to tell good from bad. It is absolutely the only book of its kind ever published. It contains 156 large pages and hundreds of illustrations, all devoted to piano construction. Its name is "The Book of Complete Information About Pianos." We send it free to anyone wishing to buy a piano. All you have to do is to send us your name and address.

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American and European Plan

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It is mountains and

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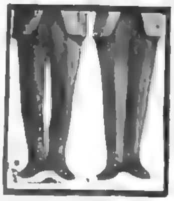

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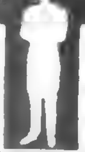

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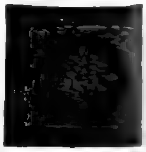

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New Spring Catalogue, showing goods in actual colors, sent free.

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The advertisements in Everybody's Magazine are indexed. Turn to page 3.

AN OFFER TO ALL POORLY PAID MEN

To every man, and woman too, who is struggling along against adversity, striving to make the best of an uncongenial position and a poor salary, the International Correspondence Schools, the standing and achievements of which are known and honored everywhere, makes this offer: If you will indicate by a mark like this **X** on the coupon below, which occupation you prefer, the I. C. S. will *at its own expense and without obligation on your part*, show you how it is not only possible, but actually easy for you to enter that occupation, not as a poorly paid apprentice, but with all the qualifications necessary to command a good salary.

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Illustrator
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Elec. Engineer
Telephone Engineer
Elec. Lighting Supt.
Mechan. Engineer
Surveyor
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Civil Engineer
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A region of woodland and water, 2,000 feet above sea-lev in Northeastern Pennsylvania: an ideal spot for summe outings; dry, cool and invigorating; reached in 3½ hour from New York over Lackawanna Railroad.

A handsomely illustrated book of 128 pages, containing complete information abo hotels and boarding houses, together with a delightful love story entitled "A Paper Proposal, will be mailed on receipt of 10 cents in stamps, addressed to T. W. LEE, General Pas senger Agent, Lackawanna Railroad, New York City.

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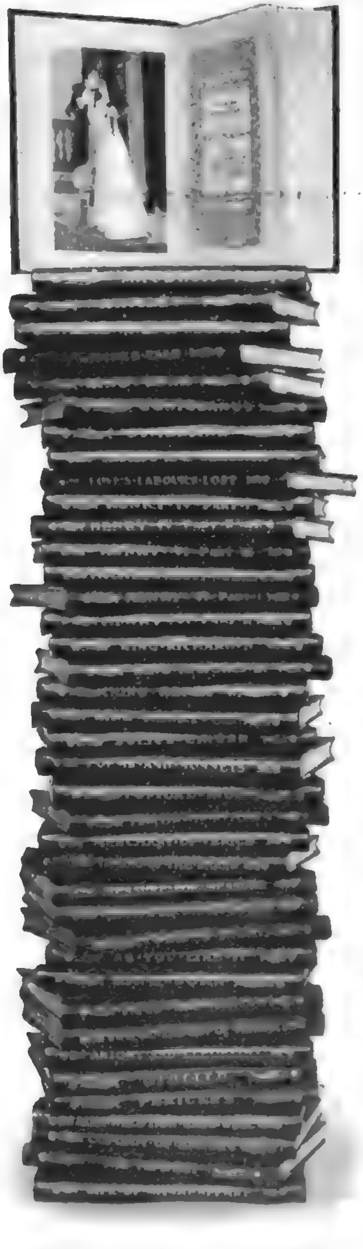
of the Booklovers' Shakespeare

The CLOTH EDITION of the BOOKLOVERS' SHAKESPEARE is all sold out—the few sets recently offered at a special reduction went like wildfire. We have now determined to close out at an equal reduction the few sets in half-leather binding which we have left.



40 Dainty Volumes

This will Positively be the Last of the BOOKLOVERS' SHAKESPEARE. We cannot obtain any more sets at previous figures, and when these few are gone we will have no more to sell at any price.

Bound Books at Sheet Prices

These sets are either slightly discolored from exposure in the show window or a little rubbed from handling, but the damage is so slight that it is scarcely noticeable. Our inspector, however, will not pass them as perfect stock, so we will close them out for what they are worth to us with their covers torn off.

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Topical Index; By means of which the reader can find any desired passage in the plays and poems.

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Of the many thousand sets distributed by the SIEGEL COOPER COMPANY, 97% remained as sales; 3% only came back, although all had been shipped with privilege of return. This gratifying endorsement of our opinion by the independent public has confirmed our confidence in the set.

No talk can be quite as convincing as a personal examination of the books, and we are anxious to have the volumes in your hands, where they can speak for themselves. No deposit is required. Simply sign the attached coupon, and a set will be forwarded to you prepaid. Keep them for five days; examine them carefully; satisfy yourself thoroughly as to the value of the books—their intrinsic value and their value to YOU. You incur no obligation, risk, or expense in doing this. At the end of the five days you are perfectly free either to make the first remittance, as provided in the coupon, or to return the books at our expense.

We employ no agents. The Library Club transacts all its business by correspondence.

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COMPANY
New York

Our 1905 catalogue will be sent FREE on application.

FOLD AND TEAR OFF HERE

Eve.-
Mag.
June '05

SIEGEL
COOPER CO.
N. Y.

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Address ....

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Within one year he had made his mark and secured a dozen advertisers as customers. Later another Powell graduate joined him, and to-day their combined net income is not far from $8,000.00 a year. This is an example of the great good I am doing.

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I have two valuable free books to send ambitious young men and women who want to increase their salaries, and to business men who want to increase their incomes—

My elegant new Prospectus and "Net Results," the most instructive works of their kind, with the most remarkable fac-simile proof ever published.

Simply address me for the free copies by early mail,

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Mr. Geo. H. Powell

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Will say most cheerfully that I am glad I am a "Powell Man," for, on the strength thereof, and before the completion of my course, I secured the position of Advertising Manager of the Evening Star of this city.

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W. J. LYMAN.

Cripple Creek, Col.

W.J.Lyman

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The Latest and Best Work of **Dr. Richard S. Rosenthal**

YOU HEAR THE EXACT PRONUNCIATION OF EACH WORD AND PHRASE. A few minutes' practice several times a day at spare moments gives a thorough mastery of conversational **French, German, Spanish, or Italian.**

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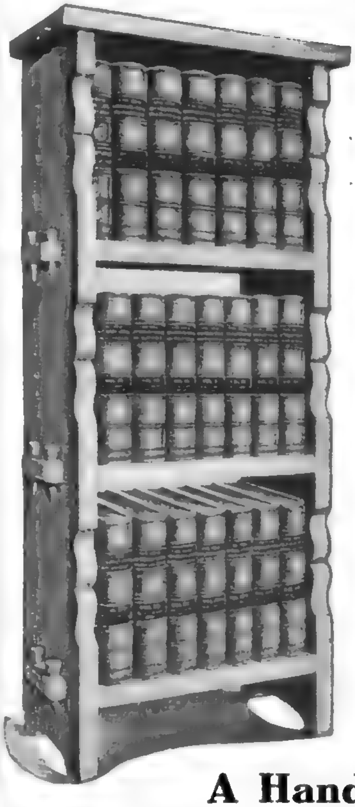

¶ The Editors-in-Chief are: **Daniel Coit Gilman,** LL.D., President of Johns Hopkins University (1876-1901), afterwards President of the Carnegie Institution of Washington; **Harry Thurston Peck,** Ph.D., L.H.D., Professor in Columbia University, and **Frank Moore Colby,** M.A., late Professor in New York University, assisted by over three hundred eminent scholars as assistants.

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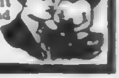

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SYSTEM

Edited by A. W. SHAW

is published monthly. It is endorsed and subscribed for by thousands of the leading merchants and manufacturers in the United States. Every issue contains information which would cost thousands of dollars if procured in any other way.

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THE SYSTEM COMPANY

NEW YORK For Desk CHICAGO LONDON

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Hit the Bull's-Eye of Success
by
Edward T. Page

Page-Davis students and graduates who are making from $25 to $100 a week would very likely still be receiving their former small salaries if they were back in their old lines.

The most intellectual man in the world could make only a day laborer's wage at day laborer's work. Each division of business has its own salary scale.

The man of good business judgment gets into the line which offers the highest reward for his services. He realizes that it takes no more time or energy to earn $10,000 a year than $10, $15, or $20 a week. The only difference is in choice of profession and special preparation.

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We will teach you this business thoroughly and practically, by mail. It will place you where it has placed hundreds of others—in a highly remunerative position. This is the best time to enroll, because you will now receive, as a gift with your enrollment, the complete $15 Advertising Encyclopedia, in four volumes.

Write at once for our beautiful new prospectus, just issued, which will lay the profession and its opportunities plainly before you. We will also send you photograph, contents, and descriptive matter of the Advertising Encyclopedia and a late list of our employed students whose salaries have been doubled and trebled since they first read our advertisement as you are now doing and sent in their inquiry. Address us:

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ADDRESS EITHER OFFICE { **Suite 630, 90 Wabash Avenue, CHICAGO**
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BOYS here's MONEY for Vacation Fun
THE SATURDAY EVENING POST

WHAT would you do this summer if you had the money? Go camping, fishing, go to the country or seashore? If the lack of money is the only thing that stands in the way, don't let that stop you. You can make enough money between now and vacation time to have all kinds of fun this Summer. How? Sell

THE SATURDAY EVENING POST

after school hours on Fridays and Saturdays. That's how thousands of boys made money for vacation fun last year—that's how they keep themselves in pocket money all year 'round. The work is easy, too. We will show you how to go about it and supply you with everything you need for starting in business at once. THIS INCLUDES TEN COPIES OF THE POST—FREE.

Also our booklet "Boys Who Make Money." After you have sold The Posts at 5c the copy you will have the money to buy further supplies at wholesale price. To boys who sell a certain number of copies, we give, among other prizes, baseball suits, watches, etc. And in addition to this **$250** IN EXTRA CASH PRIZES EACH MONTH TO BOYS WHO DO GOOD WORK

Part of this money is reserved for boys who start next week. Hadn't you better write us to-day?

THE CURTIS PUBLISHING COMPANY, 2379 Arch Street, Philadelphia.

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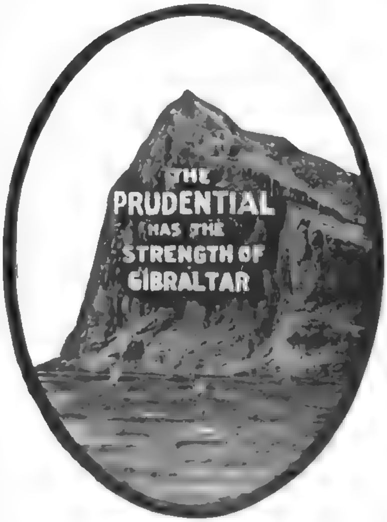

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All guaranteed in the Policy.

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Without committing myself to any action, I shall be glad to receive free, specimen of Five Year Dividend Whole Life Policy.

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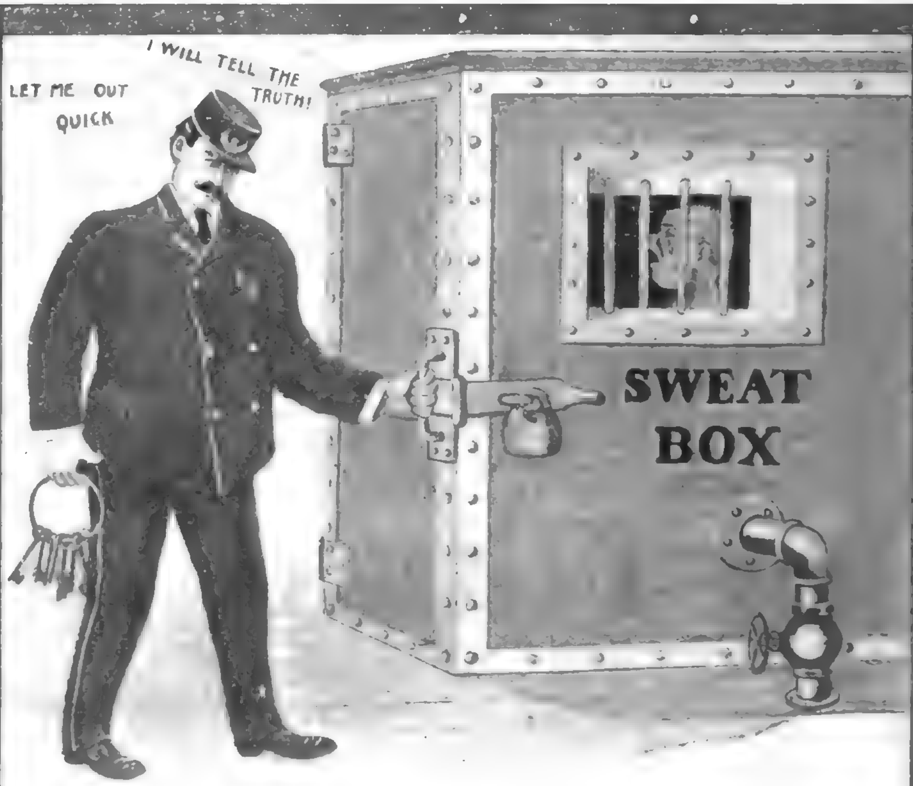


Truth will Come Out

Under Pressure

Some (many) men and women lie to themselves—"Coffee doesn't hurt me" smother over the daily wound, charge the aches and ails and growing disease to this or that, but stick to the coffee.

Old Dame Nature strikes back a little harder each week. She is patient under the daily attacks of coffee, but she will keep hitting harder and harder until nervous prostration or worse appears.

The **truth will come out** when you finally conclude to test it and leave off coffee 10 days and use

POSTUM

There's a Reason."

AMERICA'S SPEEDWAY OF FINANCE

"TRIAL TRACK" OF TRANSPORTATION—THE PATHWAY ON WHICH EVERY ADVANCE IN TRANSPORTATION, OF PERSON AND SOUND, HAS TRAVELED TO SUCCESS

THE deep and widespread interest excited by the completion of the New York and Philadelphia Electric Railway, connecting those cities, has naturally led to curiosity concerning the methods and conditions under which this monumental success was conceived, built, and put to a test strenuous enough to demonstrate for all time its value.

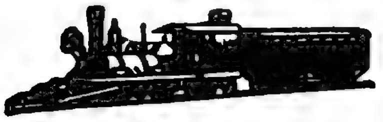
Of the nine cities of the world with populations in excess of 1,000,000 each, the New York and Philadelphia Electric Railway system connects the two nearest, as shown by the following: London to Paris, 290 miles; Berlin to Vienna, 431; London to Berlin, 722; Paris to Berlin, 731; New York to Chicago, 837; Paris to Vienna, 852; Berlin to St. Petersburg, 1,084; New York to Philadelphia, 88.

On completion of the electric railway tunnel, now building under the North River, the crowning triumph of the "trial track of transportation" will have been achieved.

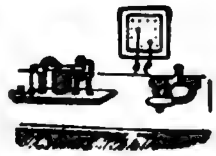
This title has been bestowed on the stretch of eighty-eight miles between Philadelphia and New York that spans the State of New Jersey. For on this identical path has been the proving-ground of every method for annihilation of space and distance from the day of road-coaching until to-day. From experimental dreams to successful actuality, it has been the speedway of travel for person and sound.

John Butler, away back in 1756, chose this "trial track of transportation" for the first practical demonstration in this country of the relay stage coach as a common carrier. He brought Philadelphia and New York within three days of each other—and earned a fortune.

Along this same route Colonel Robert L. Stevens, in 1832, constructed his Camden & Amboy railroad, the first real railway in America, and taught the Western hemisphere a new lesson in commercial development

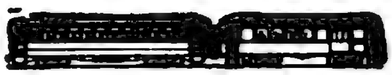


Morse, in 1854, experimented with a wire strung between Baltimore and Washington, with gross receipts of $300 for the first year; but communication by electric telegraph did not become a paying commercial proposition until New York was connected with Philadelphia in 1857.



The long-distance telephone had to prove its usefulness over these identical eighty-eight miles before the business world or the investing public would give it serious consideration. These two cities were able to "hello" in 1885, two years before any other large cities were 'phoning to each other, and seven years before New York could talk with Chicago.

Such conditions have evolved the New York and Philadelphia Electric Railway as a matter of course, and opened a new chapter in the commercial history of this extraordinary 'strip.'



There has been a reason for all this. Progress, like the electric current, follows the lines of least resistance—merely another way of saying that the largest capability connects with the best opportunity by a law of natural election.

From the view-point of the transportation expert, the "strategic" position of the New York and Philadelphia Railway is unique and unequaled anywhere else in the world.

Statistics of the "trial track" are well-nigh staggering. At one terminus a population of 3,437,200; at the other, 1,293,697; between them Jersey City, with 200,000 inhabitants; Newark, 246,000; Elizabeth, 52,200; Plainfield, 20,000; Perth Amboy, 17,700; Rahway, 8,000; New Brunswick, 20,000; Trenton, 75,000; Burlington, 11,000; Camden, 76,000—4,730,987 in the termini, and 889,300 in the interlying cities, taking no account whatever of the thousands in smaller towns and villages.

Here, then, on a direct line of eighty-eight miles, or immediately tributary to it, are to be found, approximately, 6,000,000 persons, or one-twelfth of the population of the entire United States. For every mile an average of 60,000 persons.

Ten years ago the total population along these eighty-eight miles was less than 4,000,000, or an average of about 45,000 per mile. At the same rate of increase the census of

1910 should show 9,000,000 population, 103,000 to the mile.

The New York and Philadelphia Electric Railway, however, is not built on "futures." Contrary to the early experience with steam railroad construction, this project has no "region to develop," nothing to wait for. The business is "made." Six millions of people occupying fifteen cities in an area less than one hundred miles in length and a dozen in width—six millions of the most progressive citizens of the United States in a region teeming with industries and fed by richest garden-lands in the world—require quicker, cheaper, and better means of intercommunication than in the past.

Present conditions differ from those that brought out the stage coach, the canal, and the steam railroad only in the degree of their greater demand on genius. The figures mount higher, but the problem is essentially the same as that which has confronted the captains of transportation at each successive period.

The traffic of the "trial track" has burst its bounds again. That is all. Again the eyes of the business world as well as investing public are directed toward the latest and important mode of transportation along the "Trial Track." Two of the best-equipped steam railways in the world, operating great trains hourly, are unable to meet the record-breaking demands of these eighty-eight miles.

The two steam railroads are carrying 1,500,000 round-trip passengers annually between the two cities at $4.00 each. The New York and Philadelphia Electric Railway is equipped for 1,000,000 round trips the first year at $2.25 each. A portion of this business doubtless will be deflected from the $6,000,000 traffic of the steam roads. Much of it will be entirely new business created by the reduced fare and the attractive frequency of the light-running electric trains. Ninety such trains daily will be required to meet this very conservative estimate of 1,000,000 round trips a year.

Through passenger traffic, however, is merely one phase of this proposition. Without carrying a single passenger from one terminus to the other, this line already is on a paying basis as a result of strictly local business.

The possibilities of local traffic are unlimited. It has been demonstrated by scores of small roads that electric transit for short distances is a serious competitor to steam railroads. Many of the latter have been compelled to withdraw portions of schedules, owing to the inroads of the electric competition, due to the convenience of time and economy.

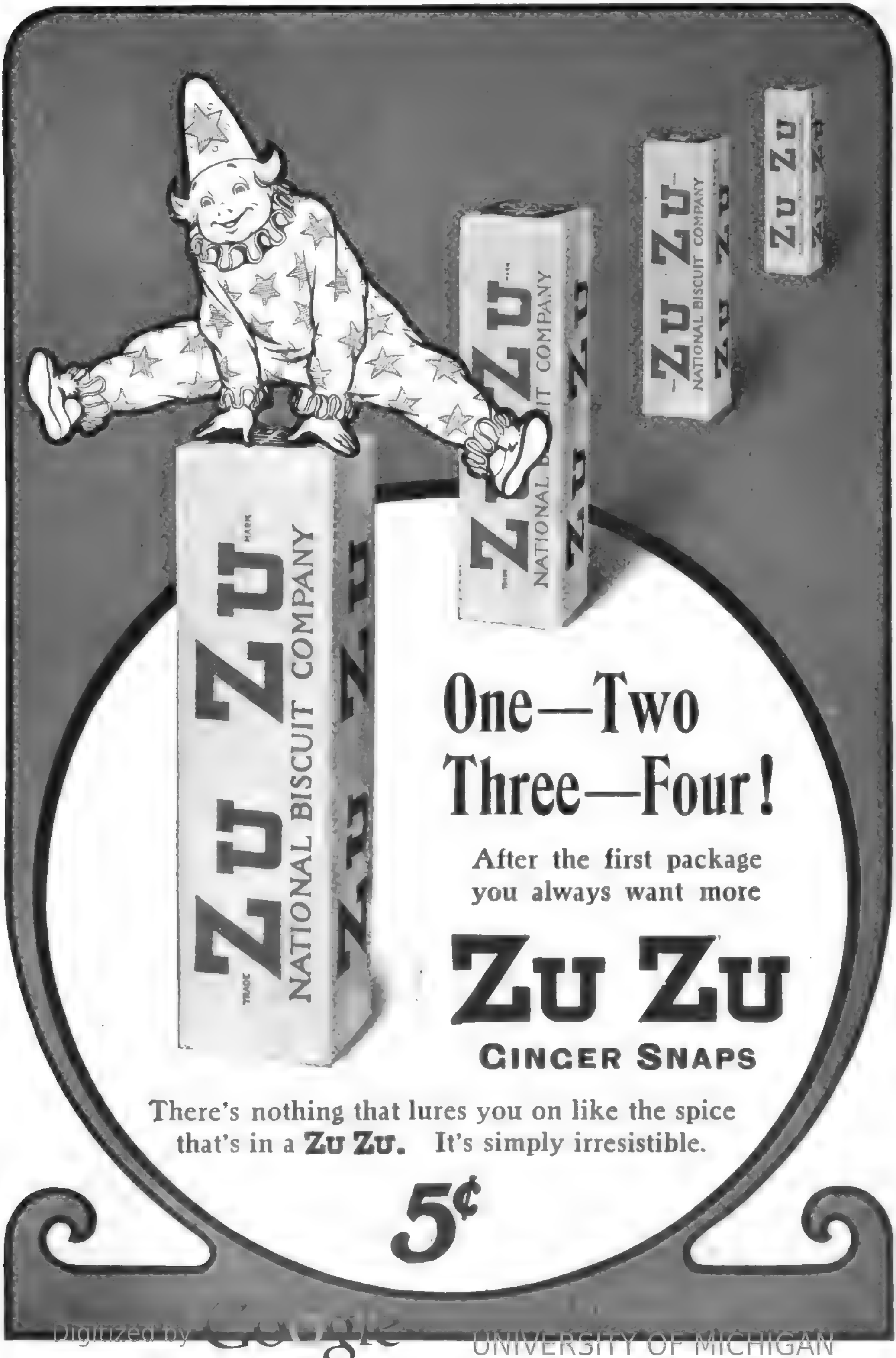
Freight possibilities of the future have not been included in the traffic estimate. In the transportation of express and mail matter, the New York and Philadelphia Electric Railway will begin at once to compete with the steam roads. Low rates, with rapid and frequent service, insure an express business of incalculable magnitude.

Electric railroads have followed three lines of development, each distinct but allied to the other two. First, the city service, which spread and grew enormously, and is still increasing; second, the suburban lines connecting or forming a part of the city or town systems; and third, the interurban lines connecting the towns and cities and acting in combination with the other two. Statistics show that, while the local systems have thrived and grown enormously, the greatest development in electric roads at present is along the lines of suburban and interurban service, the interurban system showing the greatest growth of the three classes during recent years. It is interesting to note figures showing the increase of this modern form of transportation. The *Railway Age* states that the mileage of electric lines has increased 187.85 per cent. since 1890, and that the number of passengers has increased during that time 137.94 per cent.

The electric roads have proved an enormously profitable investment to those who have taken advantage of the rising tide.

The financial part of this undertaking affords another striking study. It is a wonderful tribute to the sagacity of its sponsors, the banking house of A. N. Chandler & Co., of Philadelphia and New York. To-day the financial world concedes the triumph of judgment on the part of this conservative house.

This firm was the first in the early days of electric railways to discern the great possibilities of interurban electric railway transit, and while other financial magnates deliberated, they grasped the opportunity offered by this enterprise.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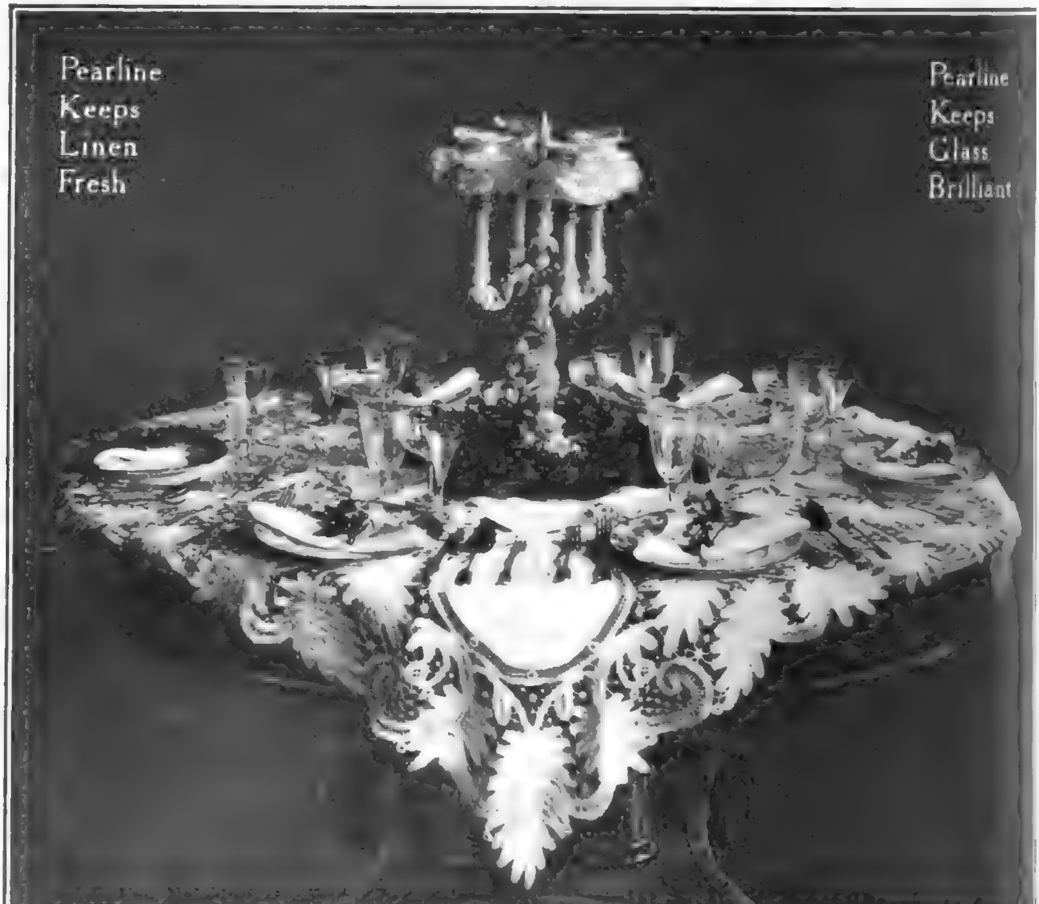

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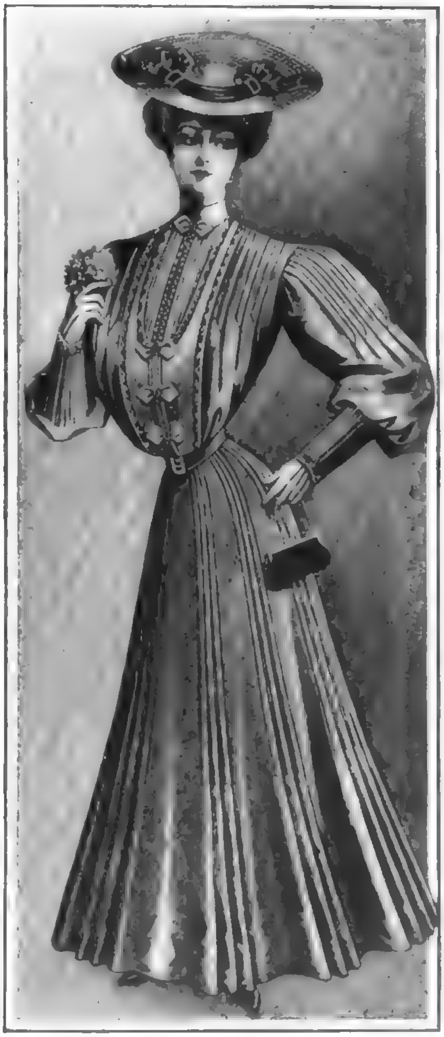
Our Fashion Catalogue shows you how your Summer costumes *should* look, and how they *will* look if you let us make them for you



Over **150** beautiful illustrations show the *styles that are now being worn by fashionable New York women*—the most correct dressers in the world.

A request brings the catalogue, and with it samples from our stock of over **500** *different varieties of the choicest materials.*

With the aid of our catalogue and samples you can choose style and material with more certainty of satisfaction than if you bought at home.

We know positively that we can fit you as we have thousands of others—thousands who mail us their orders year after year. What we have done for them we can do for you.

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SHIRT-WAIST SUITS. Made without lining—delightfully cool. Novelties in plaits and shirrings. Made to order of
Mohairs, Henriettas, Lansdownes, etc. **$6 to $20**
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TAILOR-MADE SUITS. Ideal for all around wear. Correct styles for all occasions. Over 68 new designs shown in our catalogue. Made to order, **$7.50 to $25**

SILK COSTUMES. Catalogue shows 33 new designs—fashionable, elegant. Prices lower than for ready-mades. Made to order, **$12 to $25**

LONG COATS. Always in good form for traveling and general outdoor wear. No wardrobe complete without one. Made to order of Mohair, Brilliantine, etc. **$7.50 to $18**

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SEPARATE SKIRTS. Perfect fit around hips; graceful "hang," and flare at bottom. Made to order of Broadcloths, Eoliennes, Silks, Serges, Tweed, and novelty mixtures, **$3.50 to $12**

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WE SEND FREE to any part of the United States our ***Summer Catalogue*** showing the latest New York Fashions, a large assortment of ***Samples of the Newest Materials***, and simple directions for taking measurements correctly. ***Write for them to-day.*** Mention colors desired and whether you wish samples for a tailor-made suit, silk costume, shirt-waist suit, skirt, jacket, or rain coat.

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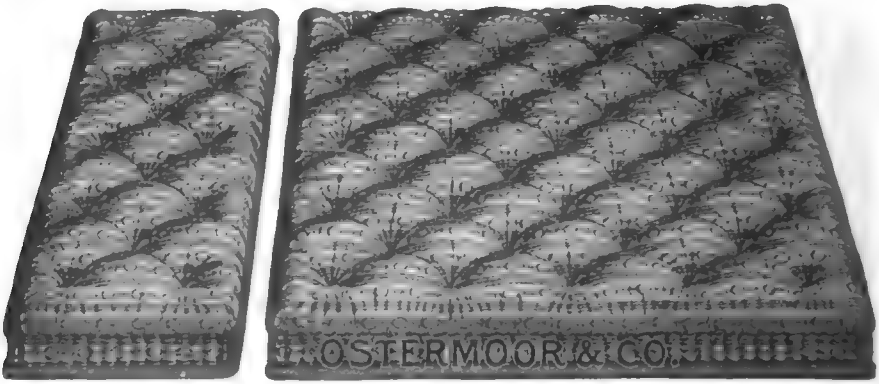
Special $30.00 Ostermoor French Edge Mattresses

AT THE EXTRAORDINARY BARGAIN PRICE OF $18.50

A SURPLUS lot of especially fine French Edge Ostermoor Mattresses of *extra thickness, extra weight*, and exceptional softness, in the highest grade coverings, regular price being $30.00, will be closed out regardless of cost, to make room for regular stock, at the extremely low price of $18.50 each.


OSTERMOOR & CO.

The mattresses are all full double-bed size, 4 feet 6 inches wide, 6 feet 4 inches long, in two parts, with round corners, five-inch inseamed borders, and French Rolled Edges, exactly like illustration.

The filling is especially selected Ostermoor sheets, all hand-laid, and closed within ticking entirely by hand sewing. Mattresses weigh 60 lbs. each, 15 lbs. more than regular, and are far softer and much more luxuriously comfortable than regular.

The coverings are of extra fine quality, beautiful Mercerized French Art Twills—pink, blue or yellow, both plain and figured, or high-grade, dust-proof Satin Finish Ticking, striped in linen effect; also the good old-fashioned blue and white stripe Herring-bone ticking.

Mattresses are built in the daintiest possible manner by our most expert specialists, and represent in the very highest degree, the celebrated OSTERMOOR merit of Excellence, being the very softest mattress we can make, and are a rare bargain both in price and quality.

Price, $18.50 Each

We pay Transportation Charges anywhere in the United States.
Only while they last; first come, first served. The opportunity to secure same is limited.
Samples of Ticking mailed on request—if you take the risk of all being sold.
Terms of sale: Cash in advance; none sent C. O. D.

NOTE:—Ostermoor Mattresses, regular stock, same size, two parts, cost $15.00 each. They have four-inch border, weigh 45 lbs., and are covered with A.C.A. Ticking. These French Edge Mattresses cost $30.00 each, finish full two inches thicker, weigh 15 lbs. more, have round corners—soft Rolled Edges—close diamond tufts—and beautiful high-grade fine quality coverings, and are much softer and far more resilient. Even if you do not wish a mattress now you should know all about the "Ostermoor" and its superiority to hair in health, comfort and economy. Send your name on a postal for our free descriptive book, "The Test of Time," a veritable work of art, 136 pages, in two colors, profusely illustrated, it's well worth while.

OSTERMOOR & COMPANY
107 ELIZABETH STREET, NEW YORK

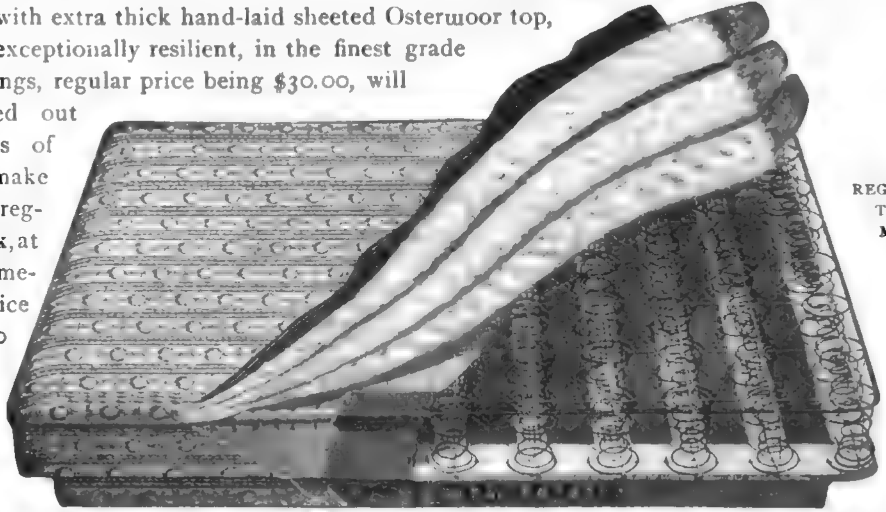
Canadian Agency: The Ideal Bedding Company, Ltd., Montreal

When ordering, please state first, second and even third choice of color of covering, in case all you like are already sold, as there may be no time for correspondence.

Special $30.00 Ostermoor French Edge Springs

AT THE EXTRAORDINARY BARGAIN PRICE OF $18.50

A SURPLUS lot of especially fine French Edge Ostermoor Upholstered Spiral Springs, with extra thick hand-laid sheeted Ostermoor top, exceptionally resilient, in the finest grade of coverings, regular price being $30.00, will be closed out regardless of cost, to make room for regular stock, at the extremely low price of $18.50 each.



These springs or *under-beds* are all full double-bed size, and will fit either *wood or metal bedsteads*, 4 feet 6 inches wide, 6 feet 2, 3 or 4 inches long, as may be needed; have round corners, inseamed borders, and French Rolled Stitched Edges.

They are unusually soft and resilient, contain seventy-two extra heavy Bessemer Steel Spirals, set in stoutly made boxed wood frames, diamond laced to double coil rattan spring edge, with extra padding stitched through webbing, exactly like spring shown in illustration.

French Edge Top Filling of especially selected Ostermoor Sheets, all hand laid and closed within ticking entirely by hand sewing, contains 15 lbs. more than regular, and is far softer and much more luxuriously comfortable.

They match in workmanship, quality, style and pattern of covering, our beautiful $30.00 French Edge Mattresses, exquisitely fashioned in the daintiest possible manner, fully worthy the Ostermoor Mattress, being built in that unsurpassable Ostermoor way, *everlastingly good*, and are absolutely the best spring or *under-bed* possible to be obtained.

Price, $18.50 Each

We pay Transportation Charges anywhere in the United States.
Only while they last; first come, first served. The opportunity to secure same is limited.
Samples of Ticking mailed on request—if you take the risk of all being sold.
Terms of sale: cash in advance; none sent C. O. D.

NOTE:—Ostermoor Springs, regular stock, same size, covered with A. C. A. Ticking, containing one-third less Ostermoor sheeted top filling, cost $20.00 each. These French Edge Springs cost $30.00, finish full two inches thicker, have fifteen pounds more Ostermoor Top Filling, round corners, soft rolled edges, special tempered steel springs, and beautiful high-grade fine quality coverings, and are dust-proof, vermin-proof, very much softer and decidedly more "springy." Even if you do not wish a Spring now, you should know all about the "Ostermoor" and its superiority to all others, in everlasting comfort and economy. Send your name on a postal for our free descriptive book, "Built for Sleep," illustrating Brass and Metal Bedsteads, wonderful divans, beautiful cushions, and other Ostermoor products well worth while.

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When ordering Springs, be sure and state whether for WOOD or METAL BEDSTEADS; we have them especially adapted for either kind.

IT'S ALL *in the* BELLOWS

The pianist produces his effects upon the piano by means of **muscular** force, exerted by his fingers, trained by long years of persistent practice.

In the piano-player **air** takes the place of muscle; that is, the mechanical fingers of the piano-player are actuated by air.

The **bellows,** which furnishes the motive power, must be exceedingly sensitive, so that the force of each stroke of the mechanical fingers upon the piano keys can be perfectly regulated by the pressure of the feet upon the pedals.

The bellows must provide the performer at all times with a **reserve** power which will enable him to accent a note; to swing instantly from the softest pianissimo to the heaviest fortissimo or vice versa, and which will permit these things to be accomplished with the **least possible effort.**

It is because the patented bellows construction in the Cecilian Piano-Player makes it possible for the performer to do these things surely and easily at all times that the Cecilian is to-day far superior to any other piano-player on the market.

Inside of the big operating bellows of the Cecilian is a small bellows with a narrow, contracted outlet. When the pedals are worked both parts of this compound bellows are immediately put into action. As the air with which the smaller bellows is filled must escape into the larger bellows you will readily see that the large bellows must first be exhausted before the small bellows comes into play.

The small bellows thus provides a **reserve force** which continues to operate the mechanical fingers of the player without any loss of power, after the force of the big bellows has been exhausted.

This peculiar and patented bellows construction in the Cecilian gives the performer the utmost freedom for individual expression and enables him to produce the most delicate effects in tone coloring, with an absolutely non-mechanical touch, and also makes it possible for a woman to operate the Cecilian without fatigue.

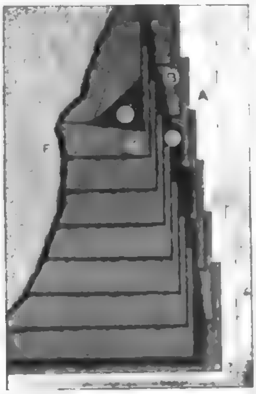
The Cecilian can be attached to any piano, and with it anyone can play any music, without previous experience or musical knowledge. The price is $250.00. Easy payments if desired. Write for booklet.

FARRAND ORGAN COMPANY, Dept. T

Paris, France **DETROIT, MICH.** *London, Eng.*

The Barrett Specification

ARCHITECTS, Builders, and owners of manufacturing and commercial buildings everywhere should send for **"The Barrett Specification."**



Above diagram fully explained in Specification.

This Booklet is a most concise and impartial treatise on the roofing problem. In addition, it presents for your consideration a Standard Roofing Specification.

This Specification is not an advertisement. Its treatment of the subject is from the broad standpoint of over fifty years' actual experience.

It exploits no brands, it expounds no theories. The facts only are there.

It is a little X-Ray on a much-discussed subject, and should be in a handy place on the desk of every Architect, Builder, Owner, and Engineer.

Mailed free on application.

BARRETT MANUFACTURING CO.

New York, Chicago, Philadelphia, St. Louis, Cleveland, Cincinnati,
Allegheny, Minneapolis, Kansas City, New Orleans.

They work like Kodaks.

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Made on the Kodak System, which means: No dark-room, simplicity, success for the beginner.

High grade achromatic lenses, automatic shutters with iris diaphragm stops, automatic focusing device, finders for both vertical and horizontal exposures, two tripod sockets.

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At all Dealers.

EASTMAN KODAK CO.
Rochester, N. Y.

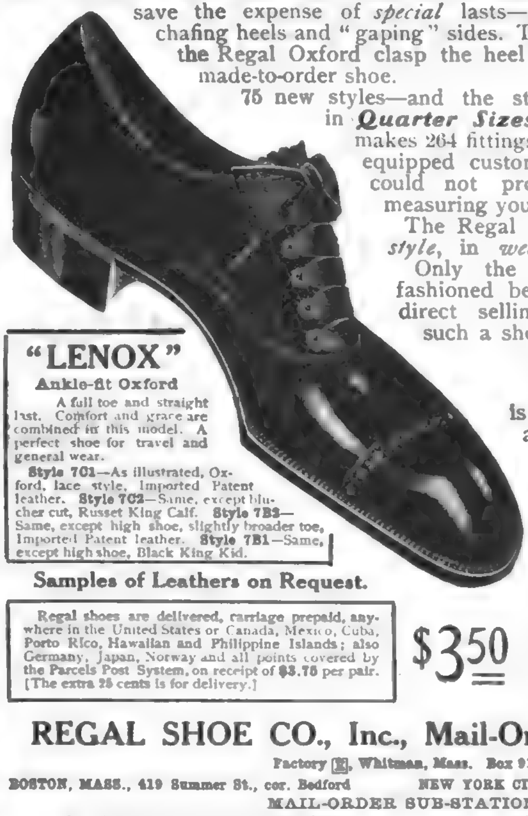
Catalogue free at the dealers or by mail.

Regal Ankle-Fit Oxfords are CUSTOM Shoes

The Regal Oxford is built like a made-to-order Oxford—on a *special Oxford last.* Other low-cut shoes are made on the manufacturers' regular lasts to save the expense of *special* lasts—a make-shift that produces chafing heels and "gaping" sides. The special Oxford lasts make the Regal Oxford clasp the heel and fit at the ankle like a made-to-order shoe.

75 new styles—and the style that suits *you* is ready in ***Quarter Sizes*** and eight widths. That makes 264 fittings in every style, and the best-equipped custom bootmaker in New York could not provide more if he kept on measuring your foot for a week.

The Regal Oxford is a custom shoe in *style*, in *wear* and in *shape-retention.* Only the combination of good old-fashioned bench work and up-to-date direct selling methods could produce such a shoe as the Regal for ***$3.50.***



"LENOX"

Ankle-fit Oxford

A full toe and straight last. Comfort and grace are combined in this model. A perfect shoe for travel and general wear.

Style 7C1—As illustrated, Oxford, lace style, Imported Patent leather. **Style 7C2**—Same, except blucher cut, Russet King Calf. **Style 7B2**—Same, except high shoe, slightly broader toe, Imported Patent leather. **Style 7B1**—Same, except high shoe, Black King Kid.

Samples of Leathers on Request.

Regal shoes are delivered, carriage prepaid, anywhere in the United States or Canada, Mexico, Cuba, Porto Rico, Hawaiian and Philippine Islands; also Germany, Japan, Norway and all points covered by the Parcels Post System, on receipt of **$3.75** per pair. [The extra 25 cents is for delivery.]

$3.50

The Style Book

is not only a *shoe* book but a *costume* book as well. We send it for a postal—and you'll find it well worth the trouble.

Book "M" for Men.
Book "Y" for Women.

You can buy Regal shoes by mail, and secure the same personal attention as in one of the stores; you are sure of a perfect fit; you take no risk—satisfaction is guaranteed or your money returned on request.

REGAL SHOE CO., Inc., Mail-Order Departments:

Factory, Whitman, Mass. Box 914.

BOSTON, MASS., 419 Summer St., cor. Bedford
NEW YORK CITY, Dept. E, 785 Broadway, cor. 10th St.

MAIL-ORDER SUB-STATIONS:

A—820 Market St., San Francisco, Cal.
B—103 Dearborn St., cor. Washington, Chicago, Ill.
C—618 Olive St., St. Louis, Mo.
D—631 Canal St., New Orleans, La.
E—6 Whitehall St., Atlanta, Ga
London, Eng., E. C., 97 Cheapside, cor. Lawrence Lane

Regal Shoes are delivered through the London Post Department to any part of the United Kingdom on receipt of **15/6.**

93 stores in principal cities. **Largest retail shoe business in the world.**

REGAL

THE SHOE THAT PROVES

MORE THAN 400 SHAVES WITHOUT STROPPING

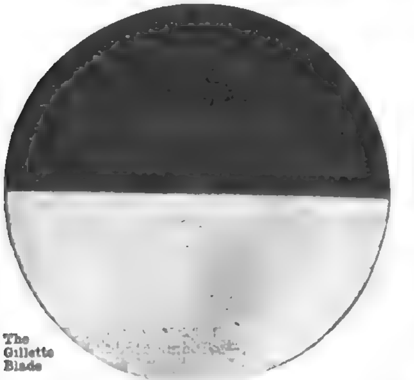
is a low average of the number of shaves that can be secured with a

Gillette Safety Razor

The outfit consists of one triple silver plated holder and twelve double-edged wafer blades, in a morocco velvet lined case. These wonderful blades are tempered so hard by our secret process that they must be ground with Diamond Dust, and so perfectly sharpened that every one will give from ten to fifty delightful velvety shaves **without stropping.** Thousands of unsolicited letters testify to this. Here is one of them.

Gillette Sales Co., New York. Gentlemen:—I bought one of your razors last September and I would not sell it for many times its value if I could not get another. In fact it is the only razor. **I have used one blade sixty-two times and am still using it.** We have a chain of 26 banks and several of our boys have bought the razor from seeing mine. Respectfully,

L. Greenwood, Auditor Farmers' Loan & Trust Co., Sioux City, Iowa.

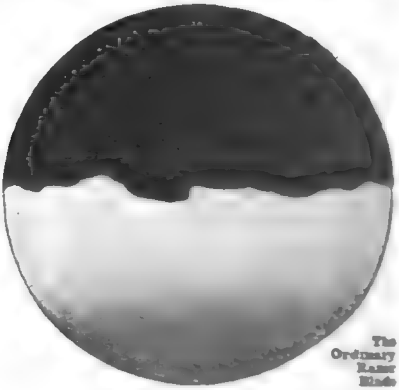


The Gillette Blade

This illustrates razor ready for adjustment.

Triple Silver Plated

½ Actual Size



The Ordinary Razor Blade

The circular illustrations shown here are exact reproductions of photographs made under the microscope by Prof. W. J. G. Land of the University of Chicago. Same lenz and conditions used on both razor blades.

Note the perfectly true edge of the **Gillette Blade.** The other illustration was not from a bad razor but from **the best obtainable in daily use**

The University of Chicago

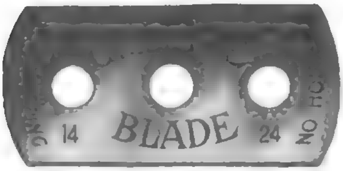
Dept. of Botany.

Painter-Tobey-Jones Co., April 16, [illegible].

Mr. Geo. J. Kendall, Chicago, Ill.

Dear Sir:—I am sending proofs of edges of a high grade ordinary shaving razor and the **Gillette Blade** at a magnification of 1200 diameters (in popular language 1,440,000 times.) Negatives were made from Spencer objective 4mm. focal length and Numerical Aperture 0.85; and Zeiss Ocular 8.

You will note that the numerical aperture is a high one, thus making the test a severe one for both blades. Advise me of receipt of proofs. Trusting they will serve your purpose, I am, yours very truly, Prof. W. J. G. Land



This is exact size of Gillette Blade.

The edges of these two razor blades have not been retouched in any way, but are exactly as they appear under the microscope at 1200 diameters. The ordinary razor was one that was stropped in the most scientific manner while the **Gillette** was selected at random from a dozen blades.

Ask your dealer for the **Gillette Safety Razor;** he can procure it for you. Write for our interesting booklet which explains our thirty days free trial offer. Most dealers make this offer; if yours don't, we will.

The Gillette Sales Company.

1102 Times Building, Times Square, New York.

References: Any one of our 168,141 satisfied users to January 1, 1905, our first year in the market.

HEAR THE EDISON MINSTRELS AT HOME

If you own an Edison Phonograph, you can hear the gems of minstrelsy right in your own living room, out on the porch, or at the camp. You can entertain your friends with jolly songs, monologues, male quartettes, minstrel ballads and choruses, instrumental solos, up-to-date jokes, and funny stories. All loud, clear, and vividly realistic.

HEAR THESE MINSTREL RECORDS FREE

8632	Uncle Sammy March	Edison Band
8844	Down Tennessee Barn Dance—introducing male chorus, banjo accomp.	
8631	Alabama Minstrels—introducing Ballad, "Down in Mobile Long Ago", funny stories, and male chorus	Minstrels
8841	I've Got a Feelin' for You	Ossman Banjo Trio
7840	Rocked in the Cradle of the Deep	Frank E. Stanley
8672	Georgia Minstrels—introducing "Uncle Billy's Dream", jokes and chorus	Minstrels
8383	Hebrew Vaudeville Specialty—introducing parody on "Rip Van Winkle was a Lucky Man"	Julian Rose
8115	Characteristic Negro Medley	Male Quartette
8969	My Little Dinah Lee—baritone solo, banjo accomp.	
8536	Bell Solo—"Beaumarie".	
7532	Kathleen Mavourneen	Male Quartette
8326	Echoes of Minstrelsy	Minstrels

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MADE IN OVER A HUNDRED STYLES

Shawknit
TRADE MARK

NEW STYLES JUST OUT

WHILE solid colors—blacks, tans, and blues—are always in good taste, **neat stripe effects** with a mere suggestion of color will be much worn this season by careful dressers. As this is to be an Oxford season, we have added Styles R8 and R9 to our regular line. These **new effects** we commend to your taste for style and comfort. Made from finest selected cottons and designed for Spring and Summer wear. Colors guaranteed, likewise fit and wear.

Style R8. Navy Blue ground with fine White stripes.
Style R9. Navy Blue ground with fine Rose Pink stripes.

Price of this half-hose, 25c. per pair, or 6 pairs in attractive box $1.50.

WE WANT YOUR DEALER TO SUPPLY YOU

If unable to obtain them, send your order direct to us. Goods sent upon receipt of price to any address in U. S., delivery charges prepaid by us.

SEND TO-DAY FOR OUR BEAUTIFUL CATALOGUE

Latest and most popular styles in men's hosiery. Send for it, and we will keep you posted on the latest effects, as we are constantly adding new styles to our already large assortment.

25c. per pair,
$1.50 for one-half
dozen pairs in box

Styles
R8 and R9

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72 Shaw St., Lowell, Mass.

When you select a salesman, do you look for the man who is worth one thousand dollars or the man who can earn five?

When you order your business letter paper, do you seek the cheapest that "will do" or do you wish your letterhead—your silent salesman—to assert the individuality of your firm; to give force to your appeal; to demand consideration by its dignity?

OLD HAMPSHIRE BOND

"Look for the Water Mark"

costs a trifle more, of course. It should, but its *proportionate* cost over ordinary papers is very slight.

Write us *on your present letterhead* for the Book of Specimens showing Old Hampshire Bond in white and fourteen colors, printed, lithographed and engraved in letterheads, checks, and other business forms; or, ask your printer for it.

Hampshire Paper Company
The only paper makers in the world making bond paper exclusively.
South Hadley Falls, Massachusetts

WILL HAIR GROW?

Ten minutes' test will tell

You can tell by a ten minutes' use of the Evans Vacuum Cap whether it is possible for you to cultivate a growth of hair and we will send you the Cap without expense on your part and let you determine this for yourself.

If the Vacuum makes your scalp red and gives it a healthy glow, you can rest assured that by a reasonable use of the Cap you can cultivate a natural growth of hair. If, however, the scalp remains white and lifeless after applying the Vacuum, such a case would be a hopeless one, regardless of all the infallible hair restorers advertised.

If the gradual loss of hair and the baldness which follows were caused by DISEASE—physicians would have long ago found a remedy. Tonics and lotions applied to the outside of the scalp do soften the hair—but that's all. By exercising the arms, we build up muscle—*not* by outside application of medicine. The arms, the body, and the lower limbs can be exercised at will—but the scalp requires mechanical aid. Exercise makes the blood circulate, lack of exercise makes it stagnant.

The Vacuum method is the kind of exercise that makes the blood circulate. It gently draws the pure and undiluted blood to the scalp and feeds the shrunken hair roots. This causes the hair to grow. It is the simple, common-sense principle of PHYSICAL CULTURE, applied to the scalp.

Our Guarantee (Backed by the Bank):

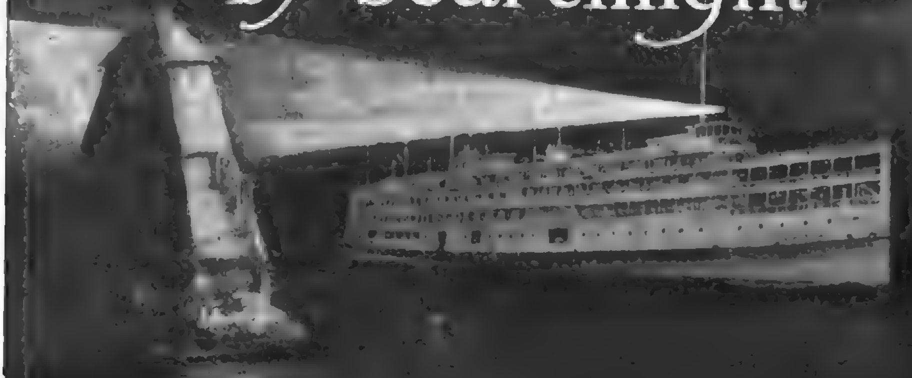
We will send you by prepaid express, an Evans Vacuum Cap, allowing you ample time to prove its virtue, and all we ask of you is to deposit the price of the appliance in the Jefferson Bank of St. Louis during the trial period, subject to *your own order*. If you do not cultivate a sufficient growth of hair to convince you that this method is effective simply notify the bank and they will return your deposit.

A sixteen-page book, illustrated, will be sent you free.

EVANS VACUUM CAP COMPANY

626 Fullerton Building **St. Louis**

The Beautiful HUDSON by Searchlight



EIGHT beautiful Hudson River views are illustrated by a famous artist in this month's Everybody's.

To see 150 miles of such pictures by moonlight and searchlight is the event of a lifetime, on the superb steamers of the

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NEW YORK AND ALBANY

The favorite and most attractive route for tourists and the traveling public.

Steamers

"C. W. MORSE" (Steel)
and **"ADIRONDACK"**
The Largest River Steamers in the World

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Daily Service, Sundays included. Parlors with Private Bath. Service and Cuisine the Best.

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N. H. CAMPBELL, Secretary
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The Hand that Marks the Minutes is the Hand that Rules the World.

The

ELGIN

Watch

marks the minutes for millions and has well earned the title of the World's Timekeeper.

An illustrated history of the watch sent free.

ELGIN NATIONAL WATCH CO.,
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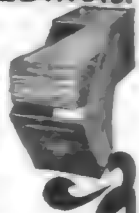


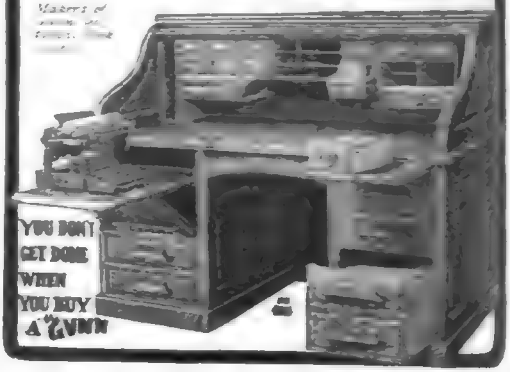
Our New "400" Series

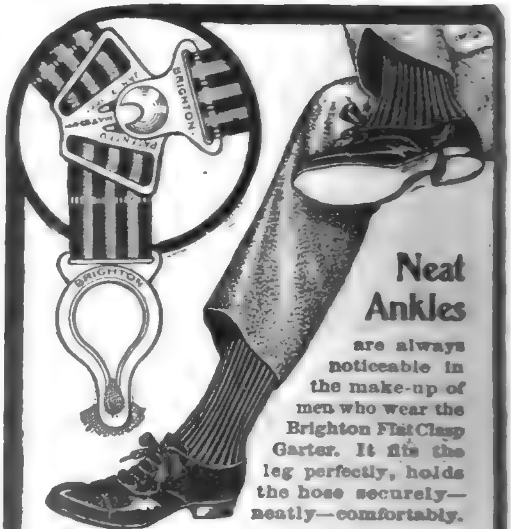
No. 400 (The cut) has deep drawer arranged with VERTICAL FILING EQUIPMENT, writing bed [illegible] which disappears in dust-proof compartment. GUNN DESKS are made in [illegible] different patterns, in all woods and finishes, fitted with our time saving **DROP FRONT** pigeon hole box. If you desire an up-to-date desk of any description and best possible value for your money get a Gunn. Our reference—"The User—The Man with the Gunn." Sold by all leading dealers or shipped direct from the factory. Send for catalogue of desks and filing devices—mailed FREE.

"Awarded Gold Medal, World's Fair, St. Louis."

GUNN FURNITURE CO., Grand Rapids, Mich.

Makers of [illegible]





Neat Ankles

are always noticeable in the make-up of men who wear the Brighton Flat Clasp Garter. It fits the leg perfectly, holds the hose securely—neatly—comfortably.

BRIGHTON
Flat Clasp Garters

Cannot catch in the clothing, rub or chafe the leg, because the **clasp is perfectly flat and smooth.** Made of best **SILK** elastic web, all fashionable colors. Price 25 cents at dealers or by mail.

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718 Market Street, Philadelphia
Makers of Pioneer Suspenders.

HARDMAN PIANO

ESTD 1842

"Improves with Use"

The Hardman Piano touches the heights and depths of Human Feeling in its myriad contrasts of

PURE MUSICAL TONE

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Whatever your circumstances, our system of easy payments makes it possible for you to own a Hardman.

Wherever you live, we deliver the piano free of charge. We take your old instrument at a liberal sum. Handsome books of information sent free to your address.

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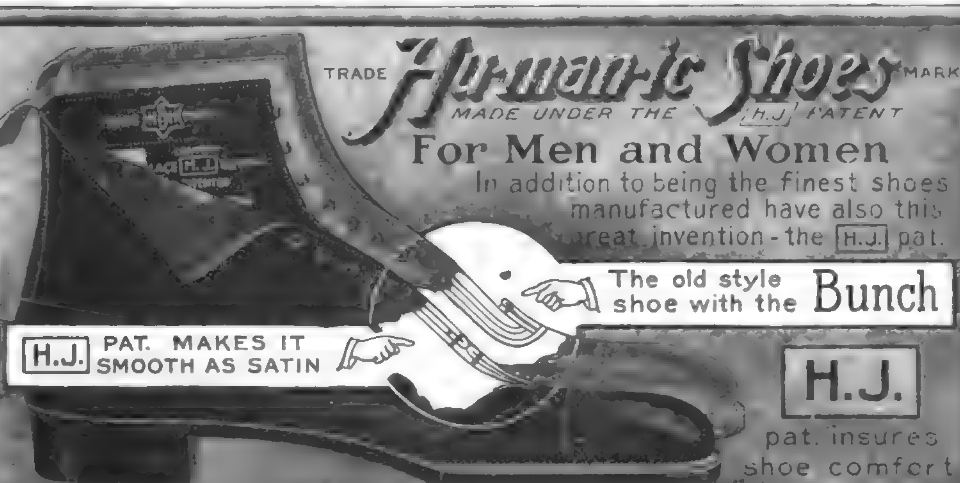
TRADE *Hu-man-ic Shoes* MARK

MADE UNDER THE H.J. PATENT

For Men and Women

In addition to being the finest shoes manufactured have also this great invention - the H.J. pat.


The old style shoe with the Bunch
H.J. PAT. MAKES IT SMOOTH AS SATIN
H.J. pat. insures shoe comfort

YOU may feel satisfied with the shoes you are in the habit of wearing, but unless you have worn shoes made under the H. J. patent you have yet to secure that perfect comfort which comes alone from proper foot covering.

The H. J. patent is an ingenious arrangement which does away with the unsightly and uncomfortable bunch found in most shoes where the "tongue" is attached to the instep. Humanic shoes are made under this patent, which is fully explained in our booklet, which we will be pleased to send on request. Don't fail to ask your shoe dealer about it. Putting this patent to use has added beauty and comfort to our shoes without adding to the prices, which are $3.50 to $5.00. Where your dealer does not accommodate we will send direct, charges paid. *Send for Catalogue F to*

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Tobacco Worth Smoking

There never was such tobacco! The nearest to it was the good old product of a hundred years ago when things were made thoroughly, and in a natural way.

Palmer's Pipe Tobacco No. 91

is all that old-time tobacco was in fullness of natural flavor and richness of taste, and is vastly better because it does what no other tobacco has ever succeeded in doing—*it keeps moist*. The rich, natural juices are kept in it. It does not bite.

50c. and *$1*. Send money-order, stamps, or currency.
Mailed postpaid by the manufacturer
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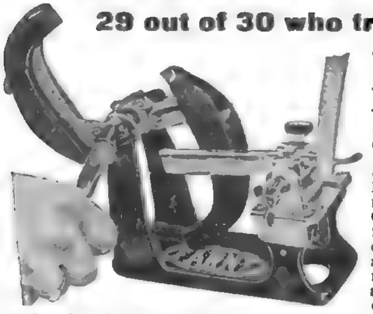
Stropping a Razor is a Fine Art

29 out of 30 who try it fail



The Farny Razor Sharpener

(including Safety Razor attachment) never fails. Combines grinding, honing, sharpening in one operation. Works with mathematical exactness always on same angle of bevel and under even spring pressure - - - Price, $4.00
To enjoy shaving order Farny Double Concave Razor - - $2.00
Booklet on Request. **Ordered together $5.00**
F. A. REICHARDT & CO., Dept. L, 391 B'dway, New York

$20 to $50 WEEKLY made selling this NEW INVENTION, the

STANDARD SELF-Filling -Cleaning Fountain PEN

Fills itself instantly at any ink-well, THIS WAY.

No ink dropper. No smeared fingers.
No complication. No taking apart to clean.

Our Free Lessons in Successful Salesmanship make experience unnecessary. We send all particulars and **figures to prove** these records; write to-day. Energetic Agents and District Managers wanted.

$178.90 earned in 39 days by T. L. Jones, a retired business man in Alabama.
$35.80 for month's spare time by G. Jos. Lovett, of Mass.
$3.40 made **first two hours** by Mrs. M. Lennon, of Mich.
Standard Pen Co., 659 Baker Bldg., Toledo, O.

What Is Daus' Tip-Top?

TO PROVE that Daus' "Tip-Top" is the best and simplest device for making **100 copies** from pen-written and **50 copies** from typewritten original, we will ship complete duplicator, cap size, **without deposit, on ten (10) days' trial.**

Price $7.50 less trade discount of 33⅓%, or **$5 net**

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Daus Building, 111 John Street, New York City

Buffalo is the County seat of what we believe to be the richest undeveloped country in America. We mean Johnson County, Wyoming. Vast coal fields and coal lands. Copper and gold now being found running from $25 to $60 per ton. One immense oil zone, said by the State Geologist to contain the best oil in the world. Development work only recently commenced. Good farming lands with water rights for $20 per acre, and stock ranches containing running water for $10 per acre. For more complete description address
ALVIN BENNETT & CO., Buffalo, Wyoming

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SENT FREE

A valuable book full of sound advice for those who would invest safely.

Part I tells how to avoid the pitfalls and play on the safe side.

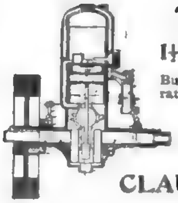
Part II is a dictionary of mining and mining terms, illustrated by diagrams. Contains no advertising. Broadly indorsed by the mining press and by investors.

A copy sent free on application.
WRIGHT, LILLY & CO.
Box 9477. Colorado Springs, Col.

A SOUTHERN CALIFORNIA HOME?

I can furnish fair values, by either purchase or lease, in Beach or Inland property. Purchase if possible, for values too are growing in this land of perpetual sunshine and flowers. The Title Guarantee and Trust Co., of Los Angeles, endorses all my titles. The Lancaster Trust Co., Lancaster, Pa., and The First National Bank of Pasadena, Cal., are my references. Write for my circular.

W. S. MARTIN, Pasadena, Cal.
Realty, Insurance, Investments. Notary Public



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1½ H. P. Gasoline Auto-Marine Engine

Built like a watch. Beautifully Finished. Accurately Constructed. Light, Strong, Reliable, and Noiseless in operation. Suitable for launches from 15 to 19 feet in length. Price complete, $75.00 net, no discount. Thoroughly guaranteed. Perfect Speed Control. Complete descriptive Catalog upon application. M'f'd by
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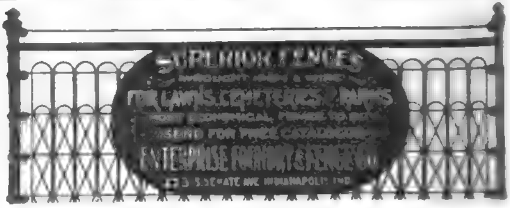
STEREOPTICONS You Can Make BIG MONEY Entertaining the Public.

Nothing affords better opportunities for men with small capital. We start you, furnishing complete outfits and explicit instructions at a surprisingly low cost.

THE FIELD IS LARGE comprising the regular theatre and lecture circuit, also local fields in Churches, Public Schools, Lodges, and General Public Gatherings. Our Entertainment Supply Catalogue and special offer fully explains everything. SENT FREE.

CHICAGO PROJECTING CO., 225 Dearborn St., Dept. 1, Chicago



Folding Bath Tub

Weighs only 16 lbs.

Requires Little Water

Is Strong, Durable, and **COSTS LITTLE**

Write for Special Offer. Agents Wanted
M. R. IRWIN, 103 Chambers St., NEW YORK

COOPER'S

SPRING NEEDLE
DERBY RIBBED
UNDERWEAR

Is the Acme of Comfort

It is made of the best and cleanest yarns in silkateen, wool, and cotton on the famous Spring Needle Machine. This machine, patented and manufactured by Charles Cooper, will knit only the finest yarns and produce a finished fabric of most **remarkable elasticity.**

Garments of this fabric fit easily and naturally. They yield readily with every movement of the body, yet always retain their original elasticity and do not wrinkle, bunch, or sag at the seat.

Cooper's underwear fits perfectly and from first to last maintains the same elegant and comfortable feel.

Ask any high-class haberdasher for the **genuine Cooper's Spring Needle Underwear.**

If he hasn't it write at once for samples of the fabric and our Booklet.

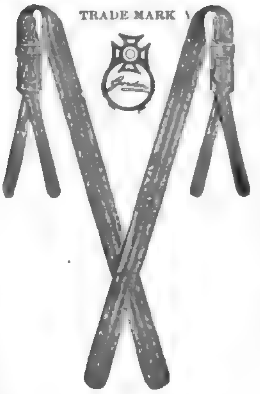
COOPER MFG. CO.
Bennington, Vt.

COOPER'S
TRADE MARK
DERBY C RIBBED
REGISTERED
UNDERWEAR

"GORDON"

"The Aristocrat of Suspenders"

To wear the "Gordon" is to experience true suspender comfort. It represents the acme of development in sliding web construction.



The webbing is double in the back, and the auxiliary webbing slides in unity with the shoulder straps and with an entire absence of friction. The "Gordon" never twists or twirls, but lies flat on your back. The absence of clumsy metal trimmings, the lines of elegant simplicity, and the cunningly contrived back command immediate attention to the "Gordon."

Made in 4 Lengths, 50c. and $1 a Pair

If your haberdasher cannot supply you, send us 50c. or $1.00 and his name. We will send you a pair and see that he carries them in the future.

GORDON MFG. CO., Box B, New Rochelle, N. Y.

ROAD TO SUCCESS

LEARN THE REAL-ESTATE BUSINESS

Our course teaches you the Real Estate, General Brokerage and Insurance business, fitting you to successfully establish yourself without interfering with your present employment. We list with you choice, salable properties and investments, help you secure customers, co-operate with and assist you to a quick success.

Thousands of real estate men earn from $3,000 to $10,000 a year. Don't spend the best days of your life working for others when you can make an independent fortune for yourself. Real Estate offers better opportunities than any other business to men without capital.

One of our correspondents writes: "I have learned more from your lessons than I could have possibly picked up in five years in the ordinary way." Another says: "For concise statements and comprehensive instruction I know of nothing better for the wide-awake real estate man." Hundreds of others make similar statements.
Write for particulars and **Free Booklet.** It will interest you.

Be a Business Man

H. W. CROSS & CO.
978 Tacoma Building, CHICAGO

Be Your Own Boss

REAL ESTATE MEN AND PROMOTERS, ATTENTION! If you desire the co-operation or assistance of trained representatives or office men we can furnish you experts

WE "MARKET" YOUR ABILITY

We sell the ability of Salesmen, Executive, Clerical, and Technical men. Prices range from $1,000 to $5,000 a year, occasionally as high as $10,000. If your ability is high grade and backed by a good record, we can find a desirable market for it. Hundreds of positions now open with well known employers, including many for men having money to invest with their services. Write us to-day, stating position desired and we will tell you promptly, frankly, and definitely what we can do for *you*. No danger to your present connections until you are satisfactorily located.

HAPGOODS
The National Organization of Brain Brokers
Suite 509, 309 Broadway
NEW YORK

815 Pennsylvania Bldg., Philadelphia
535 Williamson Bldg., Cleveland
704 Park Bldg., Pittsburg
1211 Hartford Bldg., Chicago
915 Chemical Bldg., St. Louis
Loan & Trust Bldg., Minneapolis
Other offices in other cities

TRADE MARK
MENNEN'S
BORATED TALCUM
TOILET
POWDER

The Preserver and Beautifier of the Complexion.

A Positive Relief for Prickly Heat, Chafing and Sunburn.

MENNEN'S face on every box; be sure that you get the original.
Sold everywhere, or by mail 25 cents. **Sample free.**
Gerhard Mennen Co., Newark, N. J.
TRY MENNEN'S VIOLET TALCUM.

It Creates a Perfect Complexion

Mrs. Gervaise Graham's

Cucumber and Elder Flower Cream

is as refreshing to the skin as dew is to the flower. Thoroughly cleanses the pores, refines and whitens. Removes blackheads, pimples, tan, and freckles. Feeds the tissues. Used and endorsed by Adelina Patti and thousands of prominent ladies. Price $1.00 at druggists or direct by express prepaid.

Sample bottle and 40-page book "The Story of Your Mirror," sent **FREE**
Send 2c for postage.

MRS. GERVAISE GRAHAM
1270 Michigan Ave. Chicago, Ill.
(McKesson & Robbins, Eastern Wholesale Agts., New York.)

"It's the Hair —not the Hat That makes a Woman Attractive"

Soft, Silky Hair may be possessed by any person that will keep the hair and scalp clean, healthy and free of Dandruff and Microbes.

Seven Sutherland Sisters'

Hair Grower and Scalp Cleaner perform such missions and perform them well. Letters of highest praise from four generations. Young misses starting now with these highly meritorious preparations will enjoy luxuriant hair all through life.

Sold by Dealers Everywhere

HOW TO BECOME A NURSE

We have equipped thousands of earnest women now in successful practice, endorsed by physicians and patients, and earning $12 to $30 weekly. We teach this profession by correspondence.

An interesting booklet that will make clear to you the aims and methods which have made the Chautauqua School pre-eminent in its field will be gladly mailed at your request.

The Chautauqua School of Nursing *281 Main Street Jamestown, N. Y.*

Notice
Improved
Flexo Button
and
Loop
Fastener
Price
25¢
&
50¢

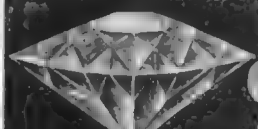
MEN'S Flexo Garters

fit perfectly, hug the limb comfortably without binding, never let go of the hose, never tear them, last longest, look neatest—are best garters.

Sold by all dealers. Insist on Flexo, and if the dealer hasn't them, send us his name and 25c. and we will see that you are supplied. Flexo Garters in fine heavy ribbed silk elastic—Price, 50c.

A. STEIN & CO., 310 Franklin Street, Chicago.

DIAMONDS on CREDIT



A diamond, the Royal Jewel, when worn by a woman, reflects her beauty and refinement; when worn by a man it bespeaks his prosperity.

There is not the slightest reason why any one of good character should not be wearing a diamond, or be able to present one to his wife or fiancee, as these easy terms are open to all:

20% Down: 10% Per Month

Transactions entirely confidential. No employer's reference required. Liberal exchange plan. Guarantee certificate with every purchase.

We are *the oldest house* in the trade. *Established 1843.* Direct importers and cutters. Our new catalog shows every variety of diamond jewelry in the latest mountings. Special settings to order. Send for catalog edition 15

J. M. LYON & CO.

65-67-69 Nassau St. NEW YORK

I suppose the very strongest instinct in man is to save money. Or, to say it another way, to gratify his taste at the least possible outlay.

My appeal is to men luxurious enough to love good tobacco and economical enough to burn as little money as possible with it.

Does it not stand to reason that if a man could go to the factory in which almost any article is made, buy it, pay for it, and carry it away with him, that there is scarcely a thing that he uses in daily life that could not be bought at just about half its retail selling price?

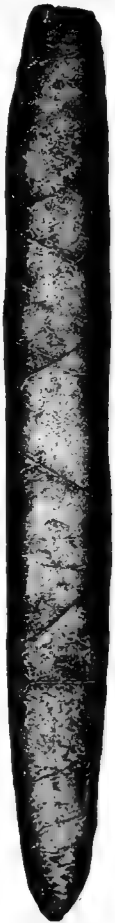
That is just what I am doing—I am persuading men to come to my factory to buy their cigars, and to get them to do it I sell them the cigars at wholesale prices.

The best advertisement I have always thought to be a genuinely good article.

I have to make my cigars so good that they will not only stick when sent out on approval, but that the smoker will *come back* for more.

I would like you to try them. You won't hurt my feelings if you send them back.

To get them tried—to put it up to the actual cigars (not samples)—is why I make an offer so broad that I fail to see how any one can refuse to try them, provided that $5.00 per hundred is not more than he cares to pay. This is my offer:

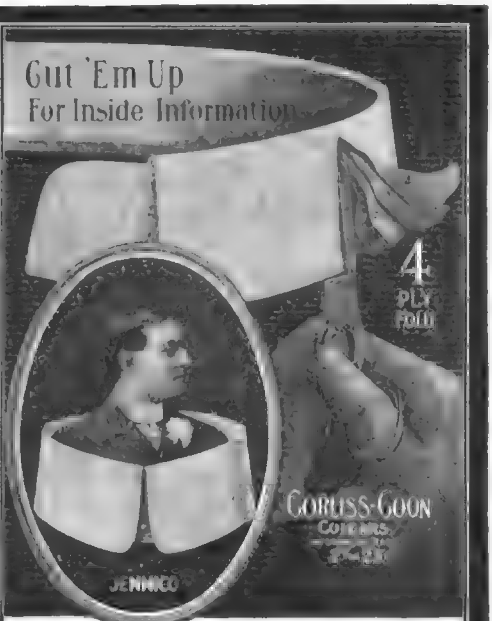


Shivers' Panatela
Exact Size and Shape

I will send, express prepaid, to a reader of Everybody's Magazine, 100 of my Shivers Panatela cigars. He is under no obligation to buy them unless he is perfectly satisfied. To test their qualities he may smoke ten of them. If he is satisfied he agrees to send me $5.00. If he is dissatisfied he is promptly to return the remaining ninety at my expense.

Send me your order written on your business paper or accompanied by your business card. State whether you prefer strong, medium, or mild cigars. Address

HERBERT D. SHIVERS,
906 FILBERT STREET, PHILADELPHIA, PA.



High Collar Quality Means Four-Ply

The highest grade of collars are always four ply. It is the standard of serviceable weight and strength.

Few two-for-a-quarter collars have four-ply folds—cut up old ones and find out which have.

Corliss-Coon Collars are 2 for 25c, but four-ply always and in all styles.

* * *

Mark your collars every time they go to the laundry. Find out how much longer Corliss-Coon Collars wear than others.

* * *

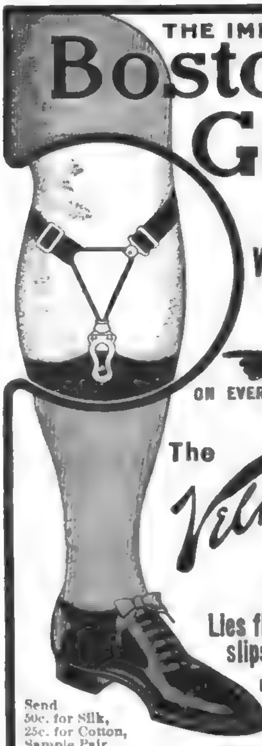
Ask the best dealers for Corliss-Coon Collars. They have them or can get any style you desire in our make. If you are not willingly supplied, send your order to us with retail price, (2 for 25c), stating style and size desired. *Quarter Sizes.*

Write for the book "Better Collars." It shows the styles and tells *why* better collars.

Corliss, Coon & Co.
6 A Street, Troy, N. Y.

THE IMPROVED

Boston Garter



KNOWN AND WORN ALL OVER THE WORLD

The NAME is Stamped ON EVERY LOOP—

The *Velvet Grip* CUSHION BUTTON CLASP

Lies flat to the leg—never slips, tears, nor unfastens

EVERY PAIR WARRANTED

Send
50c. for Silk,
25c. for Cotton,
Sample Pair

GEO. FROST CO., Makers
Boston, Mass., U.S.A.

ALWAYS EASY

Don't Go Naked

Before putting on our Suit

There is no need to for we will dress you **complete in Latest Style**

For Only $10.00

We are custom tailors making to order, from all wool cloths, Men's suits for **$10.00.**

Every suit is cut and made to each customer's special measurements by experienced tailors and finishers.

You would not like to wear a new suit with an old hat, shoes, etc. It does not look right.

We give away FREE of all charge a new hat, new shirt, new shoes, socks, suspenders, collars, cuffs, etc.

All needed to dress you in style from head to toe for only $10.00

After

SEND NO MONEY. Pay Us Nothing on garments till sent and free articles are delivered to you. If not satisfactory you may return all at our expense.

Write for free samples, large illustrations and full particulars. A postal card will bring them. Address

CHICAGO MFG. & MDSE. CO., Dept. 7
Van Buren and Market Sts., Chicago, Illinois
References: Metropolitan Trust & Saving Bank, Capital $75,000.00

MAKE MONEY

Giving Moving Picture Entertainments

Send for free Catalog No. 7.

EUGENE CLINE & CO., 59 Dearborn Street, Chicago
9 W. 14th St., New York City

NEW DESIGNS IN

SPRING & SUMMER SUITS $10 TO MEASURE

NOBBY RAINCOAT OR FANCY VEST
FREE·WITH·EACH·ORDER

WE ARE now showing **our latest Spring and Summer fabrics** just received from the woolen mills, and will make your suit to **measure at ten dollars**—with an absolute guarantee that we are giving the **best values** in America. You can send your measure to us, have your suit made, and then if you are not **completely satisfied** you are not **to take it**—nor to lose one cent **by the transaction.** We make clothes with dash and style to them—we are exclusive tailors, with a reputation to uphold and will astonish you with the values we are offering.

If you choose a serge, a worsted, a cheviot or a cassimere, *you* will find all the newest effects in our large sample book. If you want a business suit, a dress suit, or an outing suit, we have all the proper fabrics. Our assortment is not limited.

As a means of advertising our tailoring establishment we will give you **FREE with your order** your choice of a nobby Spring and Summer Rain Coat, a handsome Fancy Vest or a taffeta Silk Umbrella.

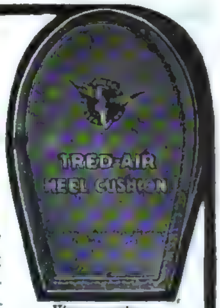
So liberal an offer cannot be resisted, so write us to-day—you take no chances as all goods are sent to you to be examined, tried on and found satisfactory **before you pay your money**

Our magnificent Sample Book **FREE**

Write for it. Contains an immense line of fabrics for made-to-measure suits at $10.00 to $22.50, with full instructions for taking your own measure easily, together with tape measure, order blanks, etc.

Magnus Brothers & Co.
Exclusive Outfitters for Men
338-344 Wabash Ave., Dept. F, CHICAGO, ILL.

Tred-Air Cures Walker's Brain Fag



View showing Heel Cushion.

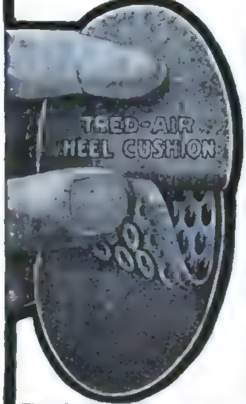
A RAIN-DROP falls on your head. It doesn't hurt you, and yet the Spanish Inquisition knew no torture equal to the falling of little drops of water on the forehead of a victim.

The jar to the brain from the first drop was nothing, but the grand total of these little impacts in the course of a few hours invariably resulted in madness.

Is it any wonder that headaches, brain fag, and nervous disorders result from the constant jolting and jarring of your spinal column and head that comes from thumping along on flinty pavements with hard leather heels? You can relieve all this by wearing

Tred-Air Heel Cushions

[PATENTED]



View showing cell construction

You put them inside the shoes directly under the heel. The little air cells in the layer of Para rubber become a series of pneumatic tubes under your feet and absorb all the jar of walking.

No trouble whatever to slip the cushion into place. Improves the fit of the shoe and gives you a higher instep. Can be quickly changed from one pair of shoes to another. Ideal for women. Nothing to mar the appearance of the heel or to catch and tear the skirt.

Highly recommended by chiropodists and physicians for sore feet and limbs and persistent headache.

Tred-Air Heel Cushions are carefully guarded by patents. You can get them at all first-class dealers in shoes, druggists, chiropodists, dealers in surgical instruments, or **by mail, postpaid, on receipt of 25 cents.**

We also manufacture

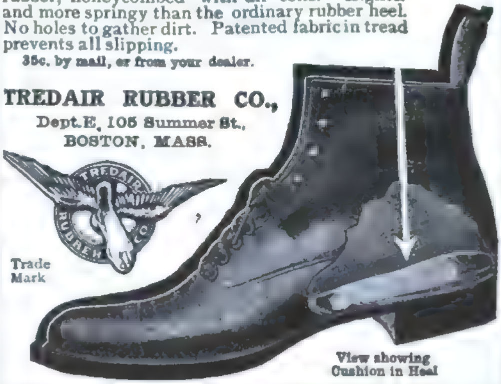
TRED-AIR RUBBER HEELS

Fit directly to shoe heel. Made of purest Para rubber, honeycombed with air cells. Lighter and more springy than the ordinary rubber heel. No holes to gather dirt. Patented fabric in tread prevents all slipping.

35c. by mail, or from your dealer.

TREDAIR RUBBER CO.,
Dept. E, 105 Summer St.,
BOSTON, MASS.

Trade Mark



View showing Cushion in Heel

THE OLD WAY
THE NEW WAY

YOUR VACATION TRUNK ought not to be bought until you have sent to us for our handsomely illustrated

FREE BOOK ABOUT ROMADKA READY ACCESS TRUNKS,

the advantages of which over the ordinary trunk are clearly shown in this picture. Merely lifting cover raises both trays out of the bottom part, giving free entrance to every corner of interior at once—top, bottom and middle; always ready for packing or unpacking without tugging, lifting and setting out the trays. Looks same as any other trunk and costs no more.

Send for the book showing the fourteen handsome styles from **$5 to $50** *which, if your dealer cannot supply, we will ship direct.*

Dept. B. **ROMADKA BROS. CO., Milwaukee** Look for the name on the nameplate

Waiting for repairs

She says

"Be sure and get a

Waterman's Ideal Fountain Pen

before you start

It's the one indispensable vacation companion"

The Clip-Cap is a protection against loss. Grips the pocket but is easily detached.

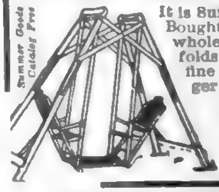
For Sale by Dealers.

L. E. Waterman Co.

173 Broadway, New York
138 Montgomery St., San Francisco
160 State St., Chicago
8 School St., Boston
12 Golden Lane, London
136 St. James St., Montreal
6 Rue de Hanovre, Paris

Do Your Own DECORATING

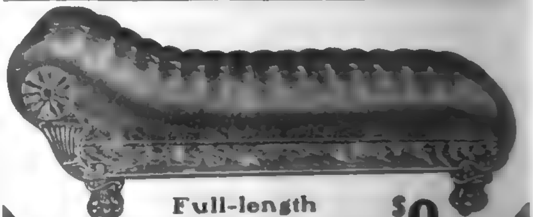
Four of these china button boxes—just the thing for the amateur china painter—60c. postpaid. Start right—our plan places you in touch with the largest imported china stock in America. Our "China Book" MAILED FREE (postage 5c).



THIS LAWN SWING $5

It is Summer Comfort boiled down. Bought for the children and used for the whole family—9 feet high, 10 feet spread—folds up like pair of shears—hard wood, fine finish, extra strong—four passenger size, $5—two passengers, $4. Money back if dissatisfied.

GEO. W. DAVIS & CO.
of Rochester, N. Y.
5330 State Street



Full-length

GENUINE TURKISH COUCH, $9.75

Sent on approval on receipt of $1.00 with order. This handsome couch, like illustration, is 73 inches long, 30 inches wide; has selected quartered oak veneered frame, guaranteed steel spring construction, 8 rows tufting, hair and tow filling, and is covered with genuine "[illegible]tikoid." Will not peel off or crack. **ORDER TO-DAY.** If not satisfactory return at our expense. Write for our 240-page catalog describing and illustrating over 4,000 articles in the house-furnishing line.

STEWART BROS., 3[illegible] N. HIGH STREET, COLUMBUS, OHIO

"Harvard Mills"

(HAND-FINISHED)

Underwear

For Women and Children.

Once you familiarize yourself with this masterful production, you will appreciate the universal demonstration of enthusiasm its wearers display—not a single voice of disparagement, so perfect and complete is it in every detail, particularly in those requirements necessary to suit the most variable taste of every Woman and Child to whom real underwear comfort is always indispensable.

You will find the "*Harvard Mills*" (hand-finished) Underwear in every city from the Atlantic to the Pacific, from the Great Lakes to the Gulf Should you experience any difficulty in procuring, write to

Lord & Taylor, *Wholesale* NEW YORK

LABLACHE FACE POWDER

The Great Toilet Secret of the Day

is known to the woman who uses **Lablache Face Powder.** This exquisite toilet necessity purifies, clears, freshens the skin and produces a smooth, beautiful complexion. *Accept no other.* Flesh, white, pink, cream, 50c. a box. Druggists or by mail. ¶ *Send 10c. for sample.*

BEN. LEVY & CO., Dept. 8
125 Kingston St., Boston

TELL YOUR DEALER TO SHOW YOU— The Florsheim SHOE

LOOK FOR NAME IN STRAP

AND FEEL THE LEATHER SO—

NOTICE— how soft and pliable it is and yet how firm. There's no stretch in it. We did all the stretching before the leather went into the shoe. ℂ No discomfort breaking in Florsheim shoes. They're broken in before you get them on your feet. That means solid foot-comfort in "brand new" shoes. No stretch means permanent shape—retention, ℂ That's why Florsheim Shoes never lose their character.

ℂ Florsheim Shoes are bench-made—modeled over 200 specially designed foot form lasts.

ℂ Most Florsheim Styles sell for $5.00. The man who knows shoe-goodness will realize that he can't buy shoes anywhere near as good for less nor better shoes for a good deal more.

FREE Write for our new Style Book. Contains valuable advice to shoe buyers and explains why Florsheim's are the best. If you cannot get them at your dealer's, or have the least trouble in being fitted, send us your dealer's name and we will make a pair to your special measure.

FLORSHEIM & COMPANY
CHICAGO, U. S. A.

"CARTER" UNION SUITS

FOR MEN, WOMEN, AND CHILDREN

differ in every way from other makes. One of the most distinctive features is the extraordinary width of the flap. **It can't gape open.** It reinforces the seat so that **there can be no sag.**

CARTER UNION SUITS are made in eleven weights of fabric and to meet all requirements. ℂ *If you will cut out this* advertisement *and send it to us with the address of your dealer*, we will **promptly** send you our booklet and samples with more valuable information.

Look for this W. C. Co. *Trade mark*

THE WILLIAM CARTER COMPANY
E. M. **Highlandville, Mass.**

LIQUID VENEER

FREE SAMPLE BOTTLE

Sent postpaid on receipt of your dealer's name and address.

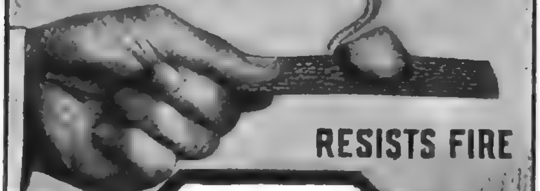
Just think of renewing all your Furniture, Piano and Interior Woodwork in an hour or two without muss, brush or labor, by simply wiping it with a cloth moistened with Liquid Veneer. There's no drying to wait for. Seems like a dream, doesn't it? We will prove it by sending a sample bottle FREE.

Sold by Grocers, Druggists, Furniture Dealers. Large bottle, enough to renovate the ordinary home, 50 cents. If your dealer doesn't sell it, send us 50 cents and we will send you a bottle, charges prepaid.

BUFFALO SPECIALTY MFG. CO., Dept. K, Buffalo, N. Y.

"The Resister"

Rex Flintkote ROOFING



RESISTS FIRE

Samples Sent Free to Make This Red-Hot Coal Test

Fire generally spreads by sparks, embers and blazing brands setting fire to *shingle* and *tar* roofs. On Rex Flintkote they die out harmlessly. Rex Flintkote will slowly burn if lit on the edge, but *on the roof* no edges are exposed—only the fire-proof surface.

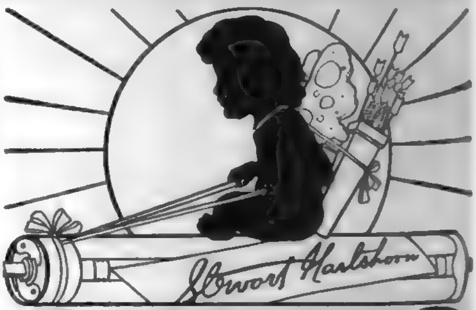
It is Good Fire Insurance

It resists rain and snow, heat, cold, and wear. Any workman can lay it—outfit in each roll.

Write To-day for Samples, booklet and photos of Rex Flintkote buildings of all kinds. "Look for the Boy" on every roll.

J. A. & W. BIRD & CO.
42 India St., Boston.

TRADE MARK
Rex Flintkote



HOMEWARD BOUND

Put your faith in the reliable

HARTSHORN SHADE ROLLERS.

But be sure it *is* a Hartshorn. The genuine has the script signature of STEWART HARTSHORN on every roller. It is there for *your* protection.

WOOD ROLLERS.
TIN ROLLERS.

The Improved Hartshorn requires no tacks.

Reasons Why

it will Pay any one who intends to build to investigate the merits of

Cabot's Shingle Stains

They are 50 per cent. cheaper than paint, and can be applied at half the cost; they thoroughly preserve the wood ("*Creosote is the best wood preservative known.*"—Trautwein); they wear as long as the best paint, and their colors are softer, richer, and handsomer. Thousands have used them on all kinds of houses.

Samples and Circular Sent on Request
SAMUEL CABOT, Sole Mfr., 4 Oliver St., BOSTON, Mass.
Agents at all Central Points
"Quilt,"—the warmest Sheathing Paper

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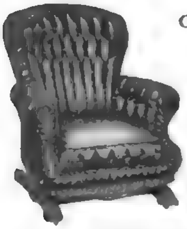
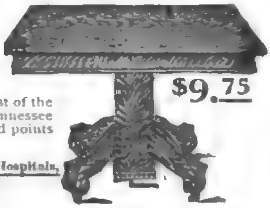
The **FREE CATALOGUE** from

BISHOP FURNITURE CO.

GRAND RAPIDS, MICHIGAN



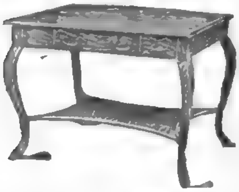
shows over 1,000 new styles in fashionable furniture, fully explaining how we save you one-third and **Ship Anywhere "On Approval,"** allowing furniture in your home five days, to be returned at our expense and your money refunded if not perfectly satisfactory.

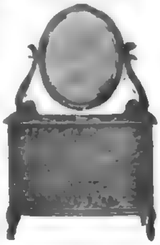


We Prepay Freight to all points east of the Mississippi River and north of Tennessee line, allowing freight that far toward points beyond.

We furnish Homes, Hotels, Clubs, Hospitals, and other Public Buildings complete.

Write To-day for FREE Catalogue showing Turkish Rockers, $12 to $70; Sideboards and Buffets, $10 to $140; Dressers and Chiffoniers, and Toilet Tables, $6 to $60; Davenports and Turkish Couches, $9 to $134; Dining Chairs and Tables, 80c. to $950; China Closets and China Buffets, $15 to $63; Combination Bookcases and Writing Desks, $12 to $75; Ladies' Desks, $5 to $79; Bookcases, $5 to $100; Music and Parlor Cabinets, $3 to $41; also Furniture for the Hall, Bedroom, Parlor, Music Room, Den, Sitting Room, and Library.





We are the largest concern in the world shipping Furniture exclusively to the customer direct.

BISHOP FURNITURE CO., 24-26 N. Ionia Street
GRAND RAPIDS, MICH.

VOSE

PIANOS

HAVE BEEN ESTABLISHED 54 YEARS

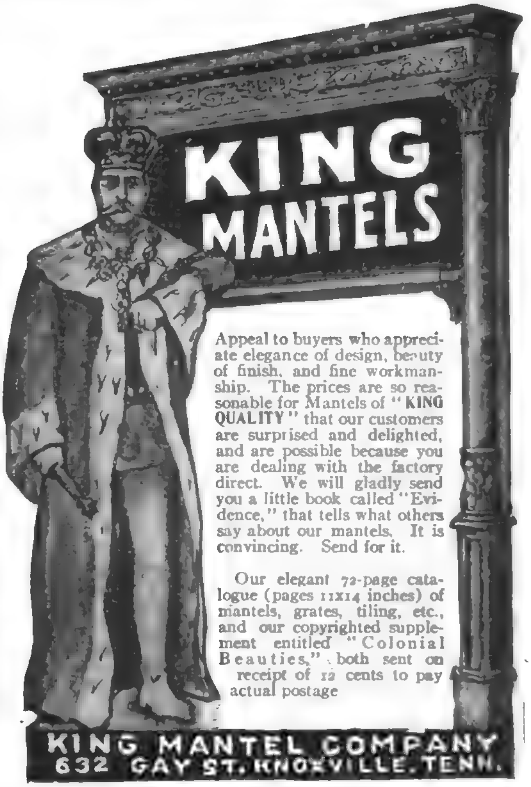
and are receiving more favorable comments to-day from an artistic standpoint than all other makes combined.

WE

Challenge Comparisons.

By our easy payment plan, every family in moderate circumstances can own a VOSE piano. We allow a liberal price for old instruments in exchange, and deliver the piano in your house free of expense. You can deal with us at a distant point the same as in Boston. Catalogue, books, etc., giving full information mailed free.

VOSE & SONS PIANO CO.
160 Boylston Street, - - - Boston.

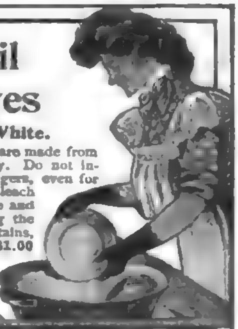


Appeal to buyers who appreciate elegance of design, beauty of finish, and fine workmanship. The prices are so reasonable for Mantels of "**KING QUALITY**" that our customers are surprised and delighted, and are possible because you are dealing with the factory direct. We will gladly send you a little book called "Evidence," that tells what others say about our mantels. It is convincing. Send for it.

Our elegant 72-page catalogue (pages 11x14 inches) of mantels, grates, tiling, etc., and our copyrighted supplement entitled "Colonial Beauties," both sent on receipt of 12 cents to pay actual postage

KING MANTEL COMPANY
632 GAY ST. KNOXVILLE, TENN.

Non-Pa-Reil Rubber Gloves



Keep the Hands Soft and White.

They are soft, seamless, flexible; are made from best quality rubber and fit perfectly. Do not interfere with any use of hands or fingers, even for the most delicate work. They bleach the hands and keep them soft, white and beautiful. Invaluable for protecting the hands from dust, dirt, dishwater, stains, etc. Every pair guaranteed. **Price $1.00** of dealers or from factory prepaid. In ordering by mail give size of kid glove worn and whether fingers are long or short.

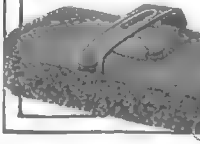
"Faultless"
Pure Rubber Goods
For the Home

are made from the purest rubber and nothing "as good" is made. The above trade mark is stamped on every article.

Faultless Sponge Brush

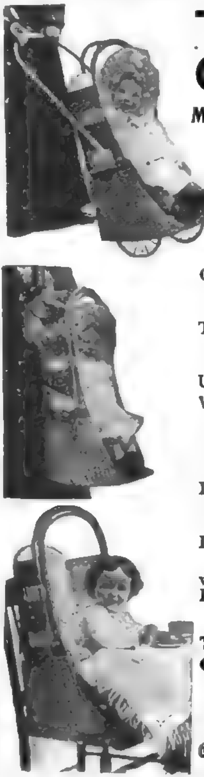
Makes the Skin Beautiful.

Made of pure rubber—a fine luxury for bath or toilet. Its delightful touch is soft as velvet—it massages gently yet firmly, is cleanly, removes all dead skin, dust, dirt, and causes the skin to glow with health. **Price $1.00** of all dealers or direct from factory, prepaid.



Send For Booklet.

The Faultless Rubber Company,
293 Bluff Street,
Akron, - - - Ohio.



THE ORIOLE GO-BASKET

Makes Rearing of Children Easy

THOUSANDS IN USE

Combines Usefulness, Economy, Comfort, and Common Sense.

Cumbersome Four-Wheelers are giving way to it,

Useful Winter and Summer.

Can be changed from wheeler to carrier in three seconds, without removing baby.

Takes place of **Go-Cart, Folding Go-Cart, Jumper, Bassinet, and High-Chair.**

Useful from Birth to three years.

With it Mamma and Baby go visiting, traveling, shopping, on street-cars, elevators, anywhere—both are comfortable and their clothes are always neat and clean.

It develops Baby physically, and is endorsed by leading physicians as scientifically correct.

In use in every country on the globe.

A patron writes: "I consider it invaluable, and think it as necessary as Baby's clothes."

Write to-day for free Booklet. Tells how we ship you an Oriole Go-Basket on approval.

Withrow Mfg. Co.
61 Elm Street • Cincinnati, Ohio

The Leonard Cleanable Refrigerator

LINED WITH

Genuine Porcelain Enamel

fired on sheet steel. You can not break, scratch or corrode this wonderful lining.

It will last forever, sweet and clean.

Sliding adjustable shelves of same material, case of oak with quarter sawed panels. Hand polished golden finish, nickel trimmings, eight walls with mineral wool insulation.

This style 35x22x46 in $27.50 freight paid as far as the Mississippi and Ohio rivers. We sell direct where we have no agent. Satisfaction guaranteed. Send for booklet showing other styles from $8.35 up and free sample of our wonderful lining.

Beware of imitations made with white paint, white glass, or tile.

THE GRAND RAPIDS REFRIGERATOR CO.
22 Ottawa St., Grand Rapids, Mich.

Baby's Safe IN A Foster Ideal Crib

ACCIDENT PROOF

Mother retires knowing baby's safe in an Ideal Crib. High sliding sides, closely spaced spindles, woven wire springs, patented rail fastener (on our cribs only)—guaranteed not to break. Different styles and prices. Enamelled white or colors.

This Trade Mark **IDEAL** all our goods.

Write for booklet, "A Mother's Invention," sent free with name of dealer who sells the cribs.

FOSTER BROS. MFG. CO.,
37 Broad St., Utica, N.Y. 1405 16th St., St. Louis, Mo.
Ideal and Four Hundred Spring Beds, Iron Beds, Mattresses, Etc.

---

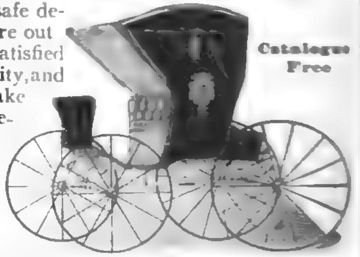
32 Years Selling Direct

We are the largest manufacturers of vehicles and harness in the world selling to consumers exclusively.

WE HAVE NO AGENTS

but ship anywhere for examination and approval, guaranteeing safe delivery. You are out nothing if not satisfied as to style, quality, and price. We make 200 styles of vehicles and 65 styles of harness.

Catalogue Free



No. 382. Fine Victoria Top Stanhope. **Price, complete, $[illegible]**
As good as sells for $40 more.

No. 208. Fine Cut Under Surrey. **Price, complete, $[illegible]**
As good as sells for $40 more.
Our large catalogue is **FREE.** Send for it.

Elkhart Carriage & Harness Mfg. Co., Elkhart, Ind.

The Most Useful Traveling Companion is One of

John Holland's Fountain Pens

We've made a pen—the result of over 60 years' experience—which we guarantee will suit your hand and purse and ease your mind of that rasping, spluttering, and fast corroding steel pen. It will save you money and time.

We offer you a choice of over 100 styles and sizes. Complete satisfaction and five years' wear guaranteed or your money back.

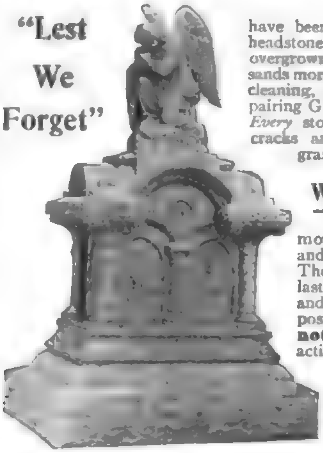
Ask your dealer. If he won't supply you REFUSE A SUBSTITUTE, and write us for FREE CATALOG No. 24 and price list.

The John Holland Gold Pen Co., Cincinnati, O. Est. 1841.

JOHN HOLLAND
CINCINNATI

THOUSANDS OF DOLLARS

"Lest
We
Forget"



have been wasted in Marble headstones now lying flat and overgrown with weeds. Thousands more are being wasted for cleaning, refinishing, and repairing Granite monuments. *Every* stone gets moss-grown, cracks and crumbles. Besides granite is very expensive.

WHITE BRONZE

monuments are cheaper and **Infinitely better.** They are strictly everlasting. Rust, corrosion, and moss-growth are impossibilities. They **cannot** crumble from the action of frost.

WHITE BRONZE is far more artistic and impressive than any stone. It was awarded both the

GOLD and SILVER MEDALS

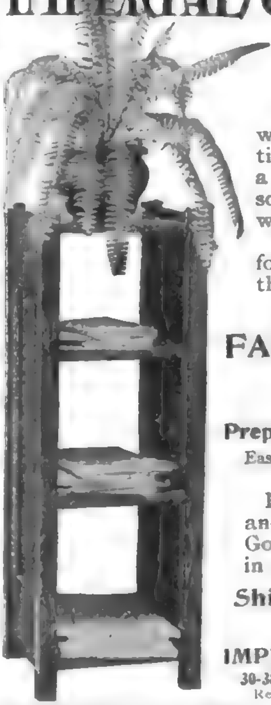
at the Universal Exposition, St. Louis, 1904.

We have hundreds of **beautiful designs** at prices from $4 to $4,000. We deal direct and deliver everywhere. Distance is no obstacle. Write at once for designs and information if you are interested, stating about what expense you anticipate. No obligation to buy.

AGENTS WANTED

THE MONUMENTAL BRONZE CO.
353 Howard Avenue, Bridgeport, Conn.

IMPERIAL CABINETS



for Magazines and Newspapers

Solid oak, handsome weathered finish. Mortised and dovetailed—not a nail in them. 15 in. square and 44 in. high; weight 50 lbs. crated. Its equal nowhere found for less than double the money.

DIRECT TO YOU AT

FACTORY PRICE

$5.00

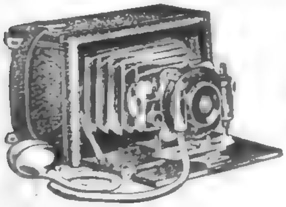
Prepaid Express 50c. Extra

East of Mississippi River, North of Tennessee

Popular for wedding and birthday gifts. Good style. Beautiful in their simplicity.

Shipped On Approval

ADDRESS
IMPERIAL CABINET CO.
30-38 St. Joseph St., Sturgis, Mich.
Reference: Any Bank in Sturgis.



Premo Camera

At Fifty Per Cent. Discount

We offer the No. 2 folding-film-pack Premo at $6.00; list $12.00. Same as cut

We save you money on all makes of Cameras or Lenses. Get our Bargain lists. We buy and exchange. Films developed at 5c. per roll, any size. Have you tried famous French plates—the "LUMIERES"?

NATIONAL COMPANY
49 West 28th Street, New York City

A Perpetual Supply of WATER

If you have a running stream within a mile we will undertake to put water where you want it, in satisfactory quantity, at no expense other than the installation of a

NIAGARA HYDRAULIC RAM

Will work wherever there is a spring or running stream. Will out-pump any other hydraulic ram, and, unlike a windmill, *needs no repairs*.

Used and endorsed by the United States Government.

Free catalog gives full information.

NIAGARA HYDRAULIC ENGINE CO., Chester, Pa.
or 140 NASSAU STREET, NEW YORK, N. Y.

When Back From Your Auto Ride

after golf, tennis, horse-back riding or a walk—when you are tired and soiled at the end of a long day's work, or on returning from a journey, you will always find that

LAVA SOAP

The Perfect Cleanser

will easily, quickly and thoroughly remove all dirt, dust, oil, grease, grime, soot, smoke, stains of any kind from your hands and face. It is just what you ought to use for your toilet and bath.

Lava Soap will refresh your skin and make you feel clean, cool and comfortable.

If your druggist or grocer does not keep it, ask him to get it for you. Or send us his name and address and we will send you a sample free.

Wm. Waltke & Co., St. Louis, Mo.

Hicks
Dress Shields
The lightest dress shield made
NAINSOOK
Canfield Rubber Co
2
U.S.A.

HICKS DRESS SHIELDS are especially suitable for waists of light, dainty fabrics and for shirt waists. The lightest ever made, yet they furnish perfect protection. Can be washed in hot water, ironed without injury, and are extremely durable. Soft and pliable, chafing or heating is impossible. Made and guaranteed by the oldest and largest dress shield house in the world.

CANFIELD RUBBER CO., 299 Mercer Street, N. Y.

MOUTH HYGIENE

Keep the breath sweet, the lips, tongue, palate, and all parts of the mouth in perfect health by using daily, as a mouth wash,

POND'S EXTRACT

Hardens the gums and prevents their bleeding, cures canker spots and sore mouth, removes bad taste; also hoarseness and sore throat.

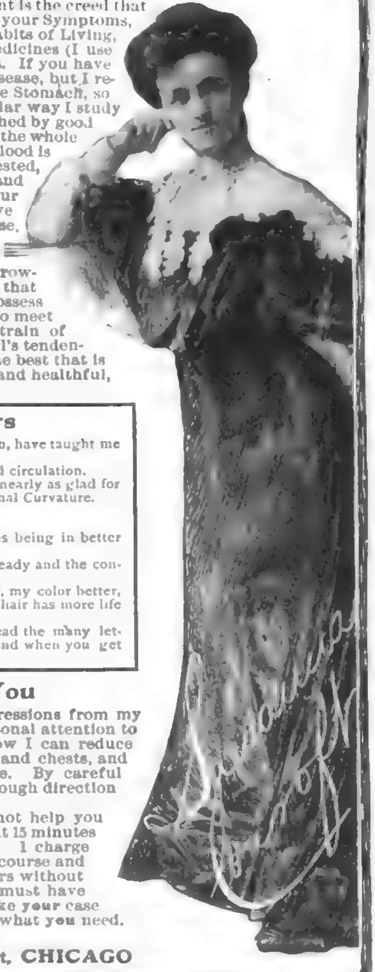
For every toilet use nothing equals, in tonic freshness, Pond's Extract. Its purity makes it as valuable internally as externally.

Sold only in sealed bottles under buff wrapper

Accept no Substitute

The advertisements in Everybody's Magazine are indexed. Turn to page 3.

Let Me Give You Health *and a* Beautiful Figure



PERSONAL STUDY of my pupils and Personal Treatment is the creed that has made me successful with over 15,000 cases. I study your Symptoms, your Physical Condition, your Temperament, your Habits of Living, your Diet. I prescribe whatever you need—not in medicines (I use no drugs whatever), but by rightly directed exercises. If you have Indigestion, due to Stomach trouble, I not only treat the disease, but I remove the cause by stimulating the nerves which control the Stomach, so that it performs its functions easily and naturally. In a similar way I study and treat every vital organ of the body until each is nourished by good blood circulation and vitalized by active nerve centers, with the whole system in harmony, each organ doing its duty. Thus your blood is sent bounding jubilantly through your veins, your body is rested, strength and spirits revived, until your eyes are laughing and cheeks glowing in the full enjoyment of health. During your course I teach you to stand, walk, breathe correctly, and give you such exercise as you need to improve your figure and poise.

Build up the Daughters I believe in keeping **Mother** young (the ages of my pupils average from 40 to 80), still I am glad to treat the daughters. Growing girls need my personal prescription, that they may attain their full development of grace and may possess a sound body—the best capital with which a woman goes to meet the world. Especially at this time of year, after the strain of study, the young girl needs careful attention. I study a girl's tendencies, give her grace of manner, self-possession, bring out the best that is in her, and lay the sure foundation for right development and healthful, strengthful, painless, charming womanhood.

I Have Done This for Others

Indigestion—	You have conquered my dyspepsia and constipation, have taught me how to rest, sleep, sit, and walk.
Circulation—	My neck and arms are full and my skin shows good circulation.
Nerves and Figure	My nerves have been benefited so much that I am nearly as glad for the help in that way as for the special trouble—Spinal Curvature.
Height—	I have grown two inches taller—I am delighted.
Hearing—	My hearing continues to improve.
Eyes—	Have given up wearing glasses, owing to my nerves being in better condition.
Middle Life—	The hot flashes have disappeared; my head is steady and the confused feeling is gone.
Health—	Mamma told me at breakfast that my skin is better, my color better, my eyes stronger looking and brighter. Even my hair has more life in it, and my chest is broader and stronger.
Other Cures—	I have cured almost every ill "flesh is heir to." Read the many letters (printed by special permission) which I will send when you get my Booklet.

Let Me Do As Much For You

These are snatches from thousands of voluntary expressions from my pupils. I work with comparatively few because I give personal attention to each. I do not work with anyone I cannot help. I know I can reduce prominent abdomens and large hips, build up thin necks and chests, and bring any woman to roundness and symmetry of figure. By careful study of each case I am also able to cure the deeper ills through direction of exercise, diet, etc.

Booklet and Advice Free Write me fully about your case. If I cannot help you I will tell you so. My treatment requires but 15 minutes of your time each day in your own home. I charge nothing for first advice and booklet, which describes my course and tells you **How to Stand and Walk.** I never publish letters without special permission, and I never violate a confidence, but I must have details in order to understand just those features that make **your** case **different** from every other. This enables me to prescribe what **you** need. Fill out the coupon, please.

SUSANNA COCROFT, 57 Washington Street, CHICAGO

FILL OUT, CUT OFF, AND MAIL THIS BLANK NOW!

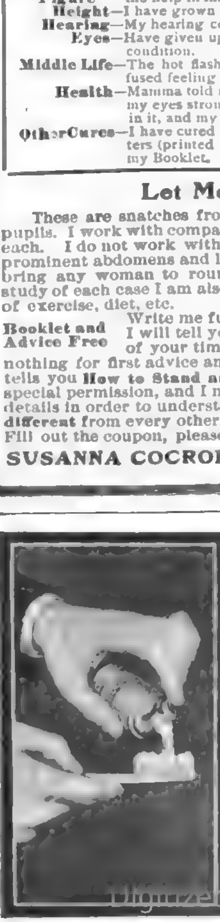
Name ……………………………

Address ……………………………

Dept. 20

Please mark with the letter (X) on the attached blank the points which interest you, and if there are any particulars in regard to your case which you feel I need write me about them also, and I will tell you frankly whether I can help you.

Too thin
Round shouldered
Superfluous flesh
Prominent hips
Protruding abdomen
Height
Weight
Do you stand correctly?
Thin chest
Thin bust
Thin neck
Complexion
Do you walk gracefully?
Weakness
Lame back
Dullness
Irritable
Nerves
Headaches
Catarrh
Dizziness
Indigestion
Constipation
Liver
Kidneys
Lungs
Heart
Throat
Colds
Rheumatism
Circulation
Blood
Is your health or figure imperfect in any way not mentioned here?
Occupation
What is your age?
Married or single?



CALOX

The Oxygen Tooth Powder.

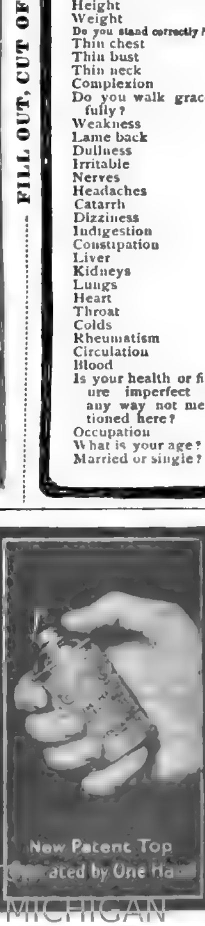
The addition of the new oxygen compound gives to the powder properties hitherto considered impossible of attainment.

—New York Medical Journal.

It actually liberates oxygen in the mouth which cleans and whitens the teeth, removes tartar, and imparts a delightful, fresh feeling to the whole mouth.

Of all druggists, 25 cents. **Send for free Sample and booklet.**

McKESSON & ROBBINS - 91-97 Fulton Street, New York



Fashionable Heat.

All heating methods other than steam or hot water are rapidly going out of fashion. Those who build cannot afford to put in anything but

AMERICAN RADIATORS & IDEAL BOILERS

When the time comes to sell or rent, this outfit assists to bring a quicker transaction at better price. Thousands move each year into new houses, flats, offices or stores solely to enjoy the comfort, convenience, cleanliness, fuel economy and labor saving of steam or hot water warming. Did you ever hear of any one of these wanting to go back to old-fashioned heating methods? Any argument in that to you?

Unlike stoves or hot-air furnaces, our Boilers and Radiators are made upon the unit or sectional plan, so that if the building is made larger, or the rooms altered (65% of all buildings are rebuilt) extra sections or parts may be readily added or removed. Hence, to buy IDEAL Boilers and AMERICAN Radiators is an investment—not an expense. Put in now by best mechanics—good time to buy!

Whether your building is OLD or new, SMALL or large, farm or city, send for our booklet (free) "Heating Investments Successful." It will make you a better judge of heating values.

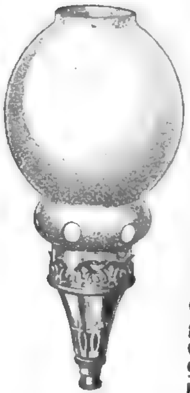
AMERICAN RADIATOR COMPANY

Dept. 20. CHICAGO

IDEAL IDEAL IDEAL IDEAL IDEAL IDEAL IDEAL IDEAL

This Light Saves 10c Each Week

It More Than Pays Its Own Cost In 13 Weeks



Here's a Light worth having!

It gives as much light as 3 ordinary incandescent gas burners.

And burns less than half the amount of gas the three ordinary incandescent gas lights require. For this is the Lindsay Light—giving 300 Candle Power light and burning 4 Cubic feet of gas per hour.

And it requires three 100 Candle Power incandescent gas burners—each burning 3 Cubic feet of gas per hour or 9 feet altogether to give a light equal to that of one Lindsay Light—Therefore each

Lindsay Light

saves 5 Cubic feet of gas per hour. And burning lights 3 hours each evening for a year it saves about 5400 feet of gas—At $1.00 a thousand $5.40.

Each Lindsay Light costs $1.25 therefore each one saves more than four times its cost in a year.

It Saves about 10c each Week—

Therefore in 13 Weeks or about 3 Months one Lindsay Light will pay its own Cost!

Can you afford to be without the great Money Saving Light?

Now there is no other light that gives or can claim to give so much light as the Lindsay Light—And burn so little Gas.—For the Lindsay Light is entirely different from all other Lights in its mechanical construction.

It has many exclusive and patented features—that make it a remarkable Money Saver.

Send us an express or postal order for $1.25—or the money in registered envelope today—and we will ship you express prepaid—one Lindsay Light complete—Burner—Mantle and Globe which you can easily put up yourself. You can't start saving on your gas too soon—Write us today.

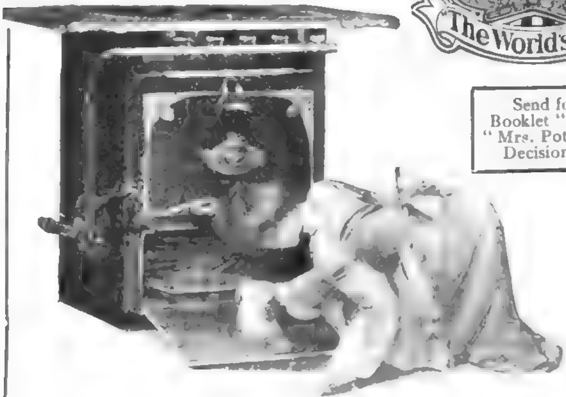
Your hardware dealer or gas Company may sell the Lindsay Light—Be sure the name Lindsay is on each burner—Mantle and Globe you buy. If you can't buy from them send to us today. Address the

LINDSAY LIGHT CO., CHICAGO
Eastern Office and Distributing Depot
91 CHAMBERS ST., NEW YORK

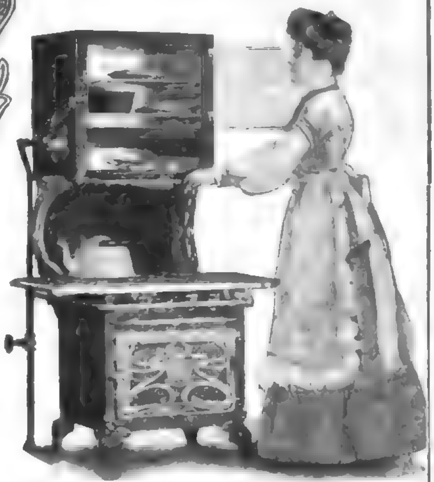
GARLAND STOVES AND RANGES

The World's Best

A Contrast:
The Old Way.



The "Garland" way.



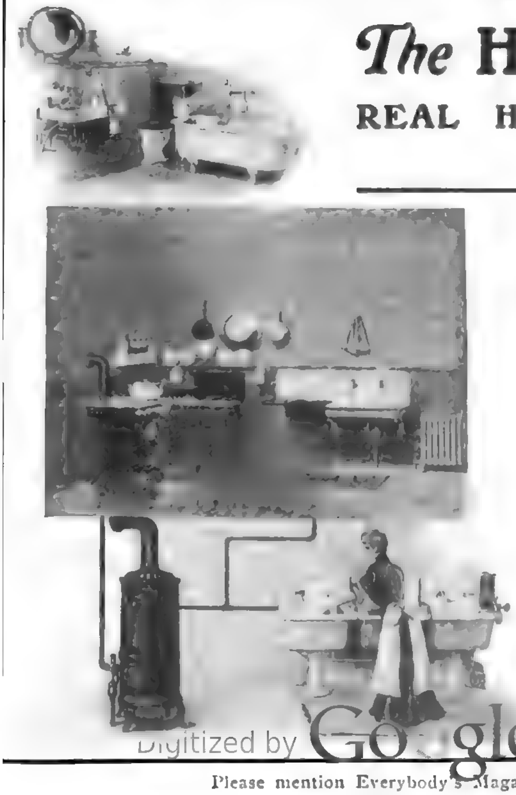
Send for Booklet "E" "Mrs. Potter's Decision."

The "Garland" Way

of cooking with gas allows you to stand erect, naturally and comfortably. No stooping or back-breaking when using the original and most improved construction which is

The "Garland" Gas Range

Manufactured only by **The Michigan Stove Company** Detroit Chicago
Largest Makers of Stoves and Ranges in the World.



The Hot Water Faucet

REAL HOT WATER ON DEMAND

Without heating up the house

A Summer Comfort
A Winter Necessity
At every Faucet—Kitchen, Laundry, Bath or Basin
Instantaneous Results

"Monarch Instantaneous"

Heats the water as you draw it
Close faucet, expense ceases
Automatic, modern, economical
Uses natural, artificial or gasolene gas
Low cost. High results
Write for Catalogue "E"

Monarch Water Heater Co.
Pittsburgh, Pa.

Alabastine Every Wall

What It Is Alabastine is the best finish for walls. It is ground from pure Alabaster rock. It is a brilliant, finely ground powder, soluble in clear, cold water. Alabastine is put on the wall with a brush. It is the only hard, durable wall finish. It does not rub off, peel, nor crack.

When to Use It **Alabastine can be used on any wall** at any time, in any place. It is peculiarly valuable for covering walls of a new building that have not yet settled. It is also **the most beautiful decoration** for walls in the world. **Any color scheme, any original design can be carried out in Alabastine.** You can paper over Alabastine if you choose, or Alabastine can be **applied over wall paper,** if the paper is firm on the wall.

Where to Use It **For old or new homes** it is an ideal wall covering. It is a most beautiful wall covering for bedrooms, dining-rooms, libraries, living rooms, bathrooms, and kitchen. It adapts itself to all conditions and all phases of life. **Alabastine is the ubiquitous wall covering.**

How to Use It Just mix Alabastine with clear, cold water, following directions on package. Any decorator or designer can apply Alabastine and secure beautiful results, or any woman can apply it herself. Anybody can apply Alabastine on the wall. Alabastine comes in packages with the colors already blended—no color mixing is required; the colors are always unform and anyone can follow out an Alabastine color scheme. Just take a common whitewash brush, make a solution, and brush it on.

Sanitary Features Deadly germs cannot live on Alabastine walls. Germs that would be fatal on a wall lose their strength when on an Alabastined wall, because **it is an antiseptic wall covering. Dr. Alden Williams,** city bacteriologist of Grand Rapids, says any infected wall or ceiling can be **disinfected by Alabastine.** Any home that has had infectious or contagious diseases can be thoroughly cleansed with Alabastine.

Schools Alabastine is the most perfect wall covering for school-rooms. Whether the school be primary or grammar. **Alabastine is the only wall covering** that comes in tints that are suited to the eye and are at the same time sanitary and permanent. It is not necessary to wash off **Alabastine** in order to apply a second coat. Simply recoat the wall and the school-room is as fresh and clean and wholesome as ever. **Write the Alabastine Co. for special colors for schools.**

Churches The most beautiful frescoed designs, the most attractive schemes, the most artistic coloring can be secured in Alabastine. All of the best churches in the country are being done in Alabastine; so are the small churches and chapels. **The Alabastine Co. will submit color schemes, plans, and details, free of expense, to any church asking for them. Alabastine** does not require special treatment when new colors are required. Simply brush over the wall.

Color Tints and Schemes **The Alabastine Co. will furnish free** beautiful color schemes and original designs to users of Alabastine. Simply write us, giving the dimensions of your room, what sort of a room it is, and the lighting—whether it comes from the north, south, east, or west. The Alabastine Co. **will send you free original color schemes for the room.** They will include also a hand-made sample sheet of actual Alabastine coloring. These are free. They will send two or three sheets, if you wish, showing beautiful work that can be done in Alabastine.

When you do your walls this year do them right. **Do them in Alabastine.** Write to-day for these free Alabastine cards.

All dealers sell Alabastine. Any decorator can put it on, or any woman can apply it. The colors are already blended, and all there is to do is to mix it with cold water and brush it on the wall.

Alabastine Company,
406 Grandville Avenue,
Grand Rapids, Michigan.
New York City, N. Y.

Write Today For this New Book

The Proper Treatment for Floors Woodwork and Furniture
Johnson's Prepared Wax
S. C. JOHNSON & SON
Racine Wis

IT'S FREE

Read FREE Polishing Mitt Offer Below

Just printed—new all the way through. Advanced ideas for finishing wood.

You ought to have this book. It contains hundreds of money-saving suggestions.

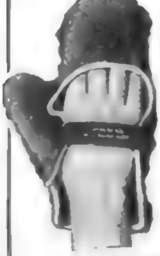
Are you satisfied with the appearance of your floors, furniture and woodwork?

Would you like to know the secret of putting and keeping them in perfect condition —the easiest and most economical method?

If so, write for this book "The Proper Treatment for Floors, Woodwork and Furniture." It tells all about finishing, refinishing, cleaning and polishing wood. It explains how pine can be finished almost as beautifully as hardwood. Tells what woods are most appropriate for the home; how quartered oak differs from plain oak, what the new art process of finishing furniture really is. Gives directions for producing the latest finishes in oak, ash, birch, maple and pine, which anyone can easily follow.

This book is sent free by the manufacturers of Johnson's Prepared Wax. Don't fail to get it.

All you need to keep your floors, furniture and woodwork in perfect condition is a can of



Johnson's Prepared Wax

JOHNSON'S
PREPARED WAX

"A Complete Finish and Polish for All Wood"

and Johnson's Polishing Mitt.

FREE Polishing Mitt Offer—Mail us one label from a 1 or 2 lb. can of Johnson's Prepared Wax and we will send you prepaid one Johnson's Polishing Mitt **Free.** This mitt is made of sheepskin with the wool on; is open across the back; and is slipped on the hand. To remove label place can in steam or water.

Johnson's Prepared Wax comes in paste form. It produces a lasting and artistic finish to which dirt and dust will not adhere. It does not crack or peel off. Heel marks and scratches will not show. Johnson's Wax contains more polishing wax than any other. That is why it covers the most surface, gives the best, most lasting and artistic finish with the least effort. Try it on a piece of your furniture and you will be delighted.

Johnson's Prepared Wax is sold by all dealers in paint—½ pound can, 30 cents; 1 and 2 pound cans, 60 cents per pound; 4, 5 and 8 pound cans, 50 cents per pound. If your dealer will not supply you, send us his name and 60 cents (stamps or silver) and we will ship you prepaid a pound can of Johnson's Prepared Wax and include 1 Johnson's Polishing Mitt and the book illustrated above—both **Free.** Or, if you prefer simply write and get the book absolutely **Free.** Ask for edition E6 and send today.

S. C. JOHNSON & SON, Racine, Wis.

"The Wood-Finishing Authorities."

A DIAMOND FOR HIS FIANCÉE

DIAMONDS

"Writing for a Diamond"

ON CREDIT

They all write to Loftis for a Diamond!

A DIAMOND FOR HIS GRAND

A DIAMOND FOR HIS SWEET-HEART

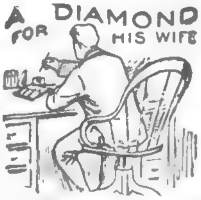
A DIAMOND FOR HIS FRIEND

A DIAMOND FOR HIS DAUGHTER

A DIAMOND FOR HER HUSBAND

A DIAMOND FOR HIS SISTER

A DIAMOND FOR HIS NEPHEW


A DIAMOND FOR HIS WIFE

A DIAMOND FOR HIS NIECE

A DIAMOND FOR HER DAUGHTER

A DIAMOND FOR HIS GIRL

THE fair sex have an eager appreciation of Diamonds. Diamonds not only make women beautiful and successful in society but in the hour of need are a savings bank. All women know that they can get instant cash for their Diamonds—at any moment—anywhere. The earnest desire of woman is for Diamonds. Every woman loves a Diamond. Save a Diamond—Win a heart.

The Loftis Catalog Is Free Write to-day for a copy of this beautiful and sumptuous Catalog. You will be interested in looking through its marvelous pages containing 1000 illustrations of Diamonds, Watches and Jewelry. There are sixty-six pages of unique information especially valuable to the Diamond buyer. The popular LOFTIS SYSTEM of Diamonds on Credit is explained in every detail, the quotations being the lowest. All applicants also receive from us our Souvenir Diamond Booklet. Don't Delay. Write at once. We will mail you both Catalog and Booklet free. Write to-day.

The Loftis System of Diamonds on Credit is famous. It won the Gold Medal at the St. Louis Exposition. By this system, which is both easy and confidential, distant buyers are enabled to select at leisure the very finest Diamonds and highest grade Watches and Jewelry, securing them at the lowest prices. The article is sent on approval to your home, place of business or express office as desired. You can examine it. You are free to buy or not as you please. We deliver our goods anywhere in the United States. We pay all charges. We take all risks. We ask no security—we create no publicity we make no inquries from employers. All transactions absolutely private and confidential. Your account will be welcomed. Write for Catalog at once—to-day. *66 pages—1000 illustrations.*

Our Credit Offer We trust all honest people. We trust employer and employee. We trust you. We will open a confidential account with you. One-fifth the price you pay on delivery—you retain the article and then send the balance direct to us in eight equal monthly installments. These small monthly payments you will never miss from your income. Remember, that a Diamond is better than a savings bank. Diamonds are predicted to increase 20 per cent during the present year.

Our Cash Terms You select your Diamond from our catalog. You pay us cash for it. We give you a written guarantee that you can return the Diamond any time within one year and we will pay you all you paid for it less ten per cent. By this arrangement you are able to wear a $50 Diamond Ring or Stud for one year. You can then return to us—we will return you $45—which is less than 10 cents per week for one year. Every Diamond we sell may be exchanged at full price for a larger stone at any time in the future. *Write for Catalog—66 Pages.*

Guarantee We give a written guarantee of quality and value with each Diamond we sell. This guarantee is signed by a member of our firm. We refer you to your local bank. They will refer to their commercial agency records, and tell you that our responsibility, promptness and reliability are unquestioned in the business world. We are the largest retailers of Diamonds, High Grade Watches and Jewelry in America. Finest goods—lowest prices—easiest terms. Every sale is a matter of confidence and personal honor between our customers and ourselves.

Write To-day to us for our Catalog and Souvenir Diamond Booklet and you will obtain every advantage. Write to-day.

LOFTIS
BROS & CO. EST'D 1858

DIAMOND CUTTERS
WATCHMAKERS, JEWELERS
Dept. F-21, 92 to 98 State St.,
CHICAGO, ILL.

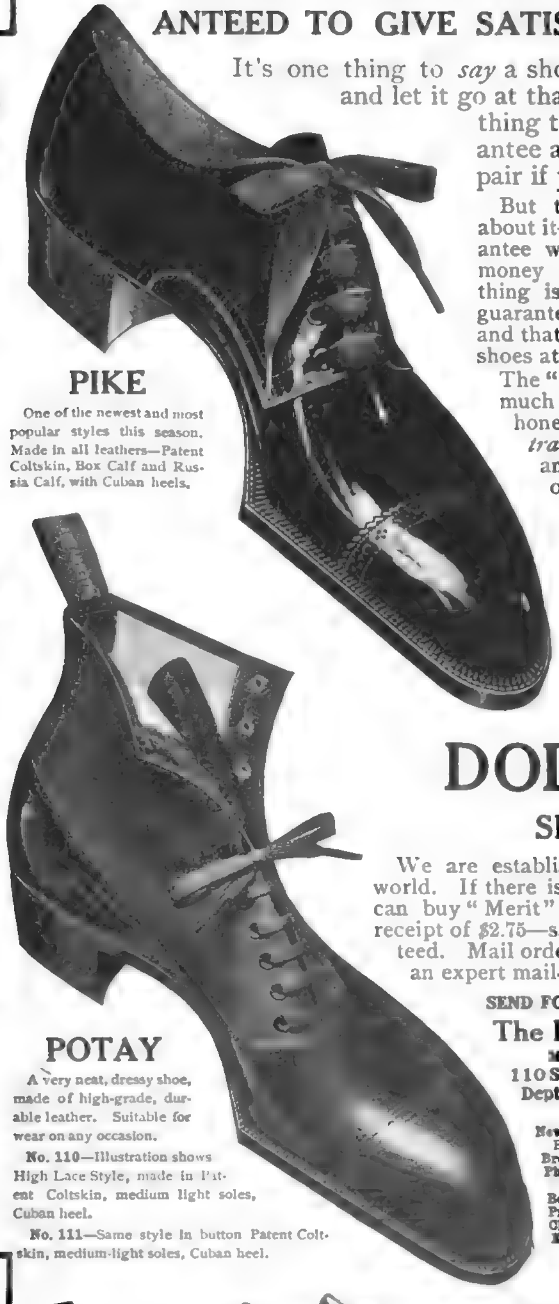
Copyright, 1905, Franklin Agency, Chicago.

$2.50

SAVE A DOLLAR

$2.50

AND BUY A SHOE THAT'S GUARANTEED TO GIVE SATISFACTION.



PIKE

One of the newest and most popular styles this season. Made in all leathers—Patent Coltskin, Box Calf and Russia Calf, with Cuban heels.

POTAY

A very neat, dressy shoe, made of high-grade, durable leather. Suitable for wear on any occasion.

No. 110—Illustration shows High Lace Style, made in Patent Coltskin, medium light soles, Cuban heel.

No. 111—Same style in button Patent Coltskin, medium-light soles, Cuban heel.

It's one thing to *say* a shoe will prove satisfactory and let it go at that, and it's a very different thing to hand you a printed guarantee agreeing to give you a new pair if yours go wrong.

But there's nothing unreasonable about it—you *ought* to receive a guarantee with the shoes you pay your money for. The only remarkable thing is that you *can't* get such a guarantee on *other* shoes at any price and that *we* can offer one on "Merit" shoes at $2.50.

The "Merit" shoe is built with as much regard for latest *style* as for honest *wear*. Built for us *on contract*, by manufacturers of $3.50 and $4 shoes, and at pretty near our own prices—built from material we buy ourselves for spot cash, built under our own specifications and sold to you *direct*.

That's the process that makes the "Merit" possible at $2.50—and saves you a dollar.

"MERIT"

DOLLAR-OFF

SHOES—$2.50

We are establishing branches all over the world. If there is no branch in your town you can buy "Merit" shoes by mail, prepaid, on receipt of $2.75—satisfaction absolutely guaranteed. Mail orders are all filled personally by an expert mail-order salesman.

SEND FOR THE NEW CATALOGUE.

The International Shoe Co.

MAIL-ORDER DEPARTMENTS:

110 Summer Street, Boston, Mass.
Dept. D., 291 Broadway, New York.

EXCLUSIVE STORES:

New York—291 Broadway; 262 W. 125th St.; *823 Broadway; *298 Eighth Ave.; 115 Nassau St.
Brooklyn—*1129 Broadway; *484 Fifth Ave.
Philadelphia—147 N. Eighth St.; 802 Chestnut St.; *1238 N. Front St.
Boston—103 Devonshire St.; *872 Wash'ton St.
Providence—220 Westminster St.
Cleveland—250 Superior St.
Kansas City—10th and Main Sts.

**Indicates Women's Department also.*

$2.50 $2.50

Shall I Heat by Steam or Hot Water?

For twenty years the writer of this advertisement has continuously used in heating his residence, a Furman Boiler.

These boilers are made in many styles—Round, Sectional, Brick-Set, Asbestos Covered, etc.—and contain every real improvement that long manufacturing experience and skill have been able to produce.

The wonderful Economy of fuel and Ease of management of Furman Boilers are due to four principles of construction:

1st—All fire strikes directly against the large water Heating Surfaces at Right Angles.

2d—The water in the Furman Boiler is divided into small Units, thereby absorbing heat quickly.

3d—The vertical movement of water through Boiler insures Rapid and Powerful circulation.

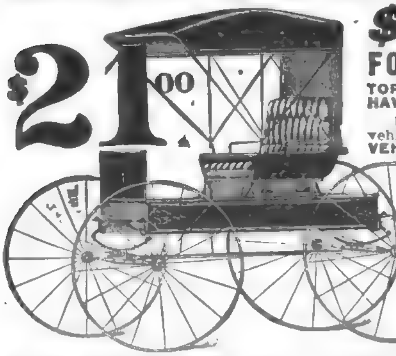
4th—The Furman has large Fuel capacity, thereby requiring minimum of attention.

☞ As an Investment, Furman Boilers pay large Dividends in better Health, more Comfort, and Fuel saved.

Write to-day for booklet "Warmth." It contains valuable information

THE HERENDEEN MANUFACTURING COMPANY
6 Broad Street, GENEVA, N. Y.
39 Cortlandt Street, NEW YORK——39 Oliver Street, BOSTON

SELLING AGENTS:
EDW. S. DEAN, Bloomington, Ill.—E. K. BARR, La Crosse, Wis.
JAS. SPEAR S. & H. CO., 1014 Market St., PHILADELPHIA



$21.00 PRICE EXPLAINED

FOR $21.00 TO $23.00 TOP BUGGIES, similar to one illustrated, HAVE BEEN WIDELY ADVERTISED. | ALSO ROAD WAGONS AT **$14.00 TO $17.00** | SURREYS AT **$34.00 TO $38.00**

HOW BUGGIES can be offered at these prices and why we can sell buggies and all other vehicles at much lower prices than any other house is all fully explained in our **FOUR BIG FREE VEHICLE CATALOGUES.** Cut this ad out and send to us and you will receive by return mail, **Free, Postpaid, FOUR BIG VEHICLE CATALOGUES** showing the most complete line of everything in Buggies, Road Wagons, Carts, Surreys, Phaetons, Carriages, Light and Heavy Wagons, Vehicles of all kinds, also all kinds of Harness, Saddles and Saddlery, all shown in large handsome half-tone illustrations, full descriptions and all priced **AT PRICES MUCH LOWER THAN ANY OTHER HOUSE CAN POSSIBLY MAKE. WITH THE FOUR FREE CATALOGUES** you will receive the most astonishing Buggy Offer ever heard of, a new and astonishing proposition. How others can offer top buggies at $21.00 to $23.00 and why we can sell at much lower prices than all others will be fully explained. We will explain why we ship so as to make freight charges amount to next to nothing. We will explain why we are the only makers or dealers in the world that can ship buggies the day we receive your order. Our free trial offer, our pay after received terms, our binding guarantee are all explained when we send you the Four Free Catalogues.

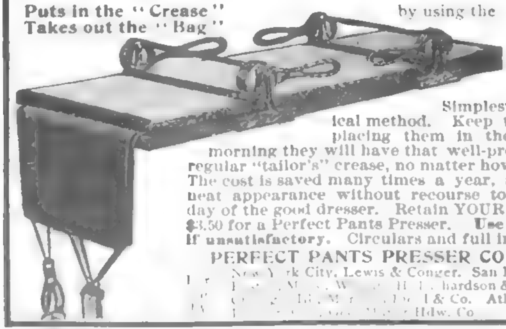
HAVE YOU ANY USE FOR A BUGGY? If you have, don't fail to cut this ad. out today and mail to us. If you can't use a top buggy at any price, call your neighbor's attention to this announcement. Don't buy any kind of a buggy until after you cut this ad. out and send to us and get the **FOUR BIG FREE CATALOGUES,** the most liberal offer, the very latest proposition, everything explained, all free for the asking. **WRITE TODAY. ADDRESS, SEARS, ROEBUCK & CO., Chicago, Ill.**

Press Your Trousers While You Sleep

Puts in the "Crease"
Takes out the "Bag"

by using the

Perfect Pants Presser



BEFORE
AFTER

Simplest, handiest, and most economical method. Keep trousers in perfect order by placing them in the press on retiring and by morning they will have that well-pressed, fresh appearance with a regular "tailor's" crease, no matter how wet, baggy, or out of shape. The cost is saved many times a year, and provides a continuously neat appearance without recourse to tailor or hot iron. This is the day of the good dresser. Retain YOUR good appearance by sending $3.50 for a Perfect Pants Presser. **Use it 60 days; money returned if unsatisfactory.** Circulars and full information on request.

PERFECT PANTS PRESSER CO., 601 Rookery, Chicago

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[illegible] hardson & Co. Pittsburg, Pa., J. B. Kaercher.
[illegible] & Co. Atlanta, Ga., Geo. Muse Clothing Co.
[illegible] Hdw. Co

A [illegible] the

NATURO

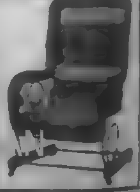
the closet with [illegible] struction that is healthy, clean, [illegible] The NATURO is the only improvement made in Water-Closets since the style [illegible] know [illegible] in knowing "Why?" Write for book [illegible] tells in detail, with illustration

THE NATURO CO., Salem, N. J.

20th—Vibrating—Century
"Boon"
Steel Frame Furniture, Couches
Children's Beds, Infants' Cribs, Chairs
Removable Upholstering or Reed
will last a lifetime

Comfortable
[illegible]
Sanitary
Artistic

Send for Catalogue
The Comfort Furniture Co.
225 Beecher Ave. DETROIT, MICH.



HEINZ BAKED BEANS

One of the 57

Always Acceptable
Quickly Served

Anything That's
HEINZ
Is Safe To Buy.

WE MAKE THREE KINDS

Plain—With Tomato Sauce—Vegetarian

Our beans, whether the Plain Pork and Beans, the more popular Beans with Tomato Sauce, or the Vegetarian, which have tomato sauce but are without the pork, are really baked—not boiled. They come rich, brown, and steaming from the ovens, and are packed hot into cans, which are at once sealed and then sterilized. Nothing is omitted that experience and attention to details can contribute to make this product one of the most popular of the

57 Varieties

We are always glad to show our model kitchens to our friends, over twenty thousand of whom visit us yearly. If you cannot come let us send you a dainty book descriptive of the "Heinz Way"—of interest to housewives—yours for the asking.

H. J. HEINZ CO. **Pittsburgh, U. S. A.**

Remember HEINZ Quality

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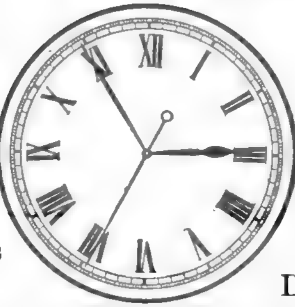
$10500 in Prizes



It Looks Easy.

Can You Do It?

How soon will the Hour, Minute, and Second Hands again appear equal distances apart?

To popularize the name of the Ingersoll Dollar Watch, to get it on every tongue from ocean to ocean, it has been decided to offer 10,000 Ingersoll Watches to 10,000 people who can send us the correct solution of this problem before September 1, 1905.

Sam Loyd's Ingersoll Watch Problem

It is the latest and cleverest problem by Sam Loyd, the world's greatest puzzle genius, originator of "Pigs in Clover," "How Old is Ann," and other brilliant brain-teasers.

We hope through this widespread discussion to bring out the fact that the Ingersoll Watch is a practical timepiece, adequate to every requirement of nine-tenths of the American people, because it is accurate and reliable.

No entry conditions are imposed. Send your solution right in.

The full problem is stated above and no further information can be given in fairness to all contestants.

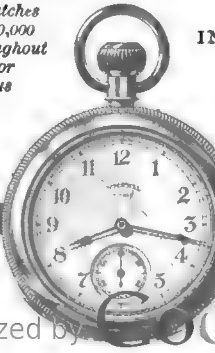
$500.00 in cash prizes in addition is offered to owners of Ingersoll Watches.

If you send 2c. stamp with solution you will receive acknowledgment of your answer and a formal entry blank and conditions; or for 10c. the above and Sam Loyd's book of celebrated puzzles.

Awards will be made in accordance with the correct solution furnished by Sam Loyd, which is locked in our safe, inaccessible to any one.

Ingersoll Watches are sold by 50,000 dealers throughout the country, or postpaid by us for $1.00.

Booklet Free.



Insist on an INGERSOLL—the name is on the dial.

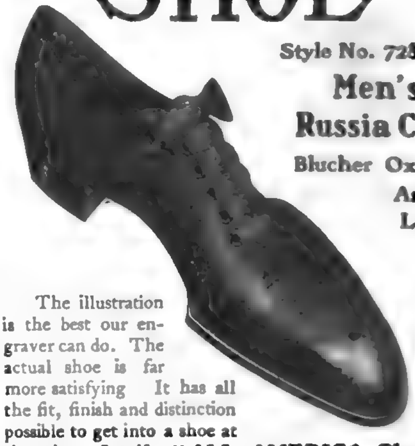
Fully Guaranteed.

ROBT. H. INGERSOLL & BRO.

Dept. 27
Jewelers' Court
New York

ALL AMERICA
$3.50-$4.00
SHOE

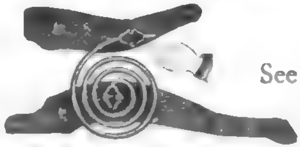
Style No. 7257
Men's Russia Calf
Blucher Oxford
Astor Last



The illustration is the best our engraver can do. The actual shoe is far more satisfying It has all the fit, finish and distinction possible to get into a shoe at the price. Specify **"ALL AMERICA Shoes"** when you want the best and latest style of footwear. Your feet need not fit our shoes. Our shoes fit your feet. That's different and more sensible. After making dependable shoes for **forty years,** we don't have to waste space talking quality and workmanship. Winning the Grand Prizes at the World's Fair in 1893 and St. Louis Exposition in 1904 is convincing proof of the excellence of material and workmanship found in Rice & Hutchins' shoes.

Progressive dealers everywhere sell our shoes. If you cannot get just what you want in style or price, ask for our attractive catalogs. We can furnish shoes for all the family from youngest to oldest.

Rice & Hutchins, Inc.
(Shoemakers since 1865)
13 High St., Boston,
Mass., U. S. A.

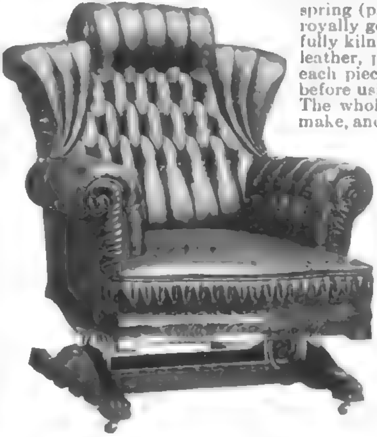


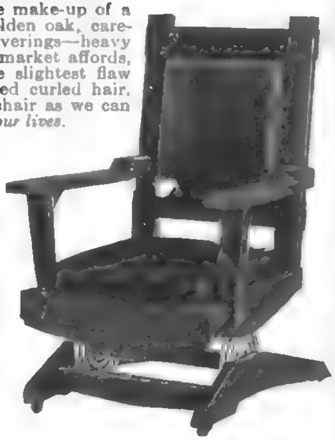
Just Like Floating on Air

See that spring over there. It makes the Schram Rocker so restful, so "comfy"—so delightfully easy that you'll swear you have never rocked before after you've tried

The Schram Convolute Spring Rocking Chair

It responds to every motion of the body, relieves the tension of tired nerves and muscles, and permits the perfect relaxation so vitally essential after a hard day's work. You'll never know till you try the Schram how restful a chair can be. And this wonderful convolute spring (patented) is only an *incident* in the make-up of a royally good chair. The wood is selected golden oak, carefully kiln-dried and piano-finished. The coverings—heavy leather, plush or verona—are the best the market affords, each piece being carefully inspected for the slightest flaw before using. The filling is the best imported curled hair. The whole is assembled into as perfect a chair as we can make, and we've been making *good* chairs *all our lives.*



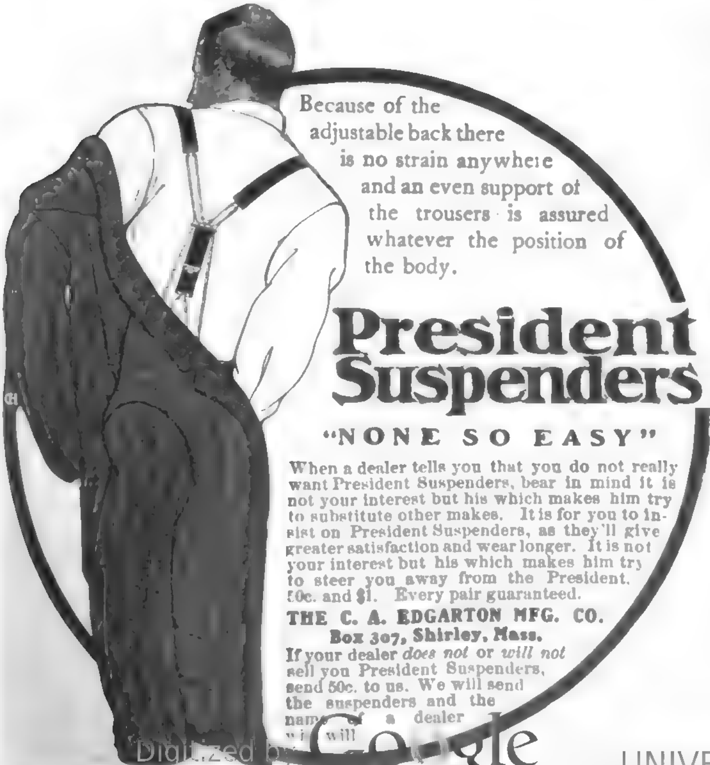


Rock Ten Days for Nothing

and if it isn't the easiest chair you ever sat in—and a better chair other ways—send it right back *at our expense* and we will return every penny of your money.

Take advantage of this Special Offer *at once.* Send a postal *to-day* for the details. For your body's sake, do it NOW.

A. W. Schram & Sons Company
120 Marion St., Oshkosh, Wis.



Because of the adjustable back there is no strain anywhere and an even support of the trousers is assured whatever the position of the body.

President Suspenders

"NONE SO EASY"

When a dealer tells you that you do not really want President Suspenders, bear in mind it is not your interest but his which makes him try to substitute other makes. It is for you to insist on President Suspenders, as they'll give greater satisfaction and wear longer. It is not your interest but his which makes him try to steer you away from the President. 50c. and $1. Every pair guaranteed.

THE C. A. EDGARTON MFG. CO.
Box 307, Shirley, Mass.

If your dealer *does not* or *will not* sell you President Suspenders, send 50c. to us. We will send the suspenders and the name of a dealer who will

---

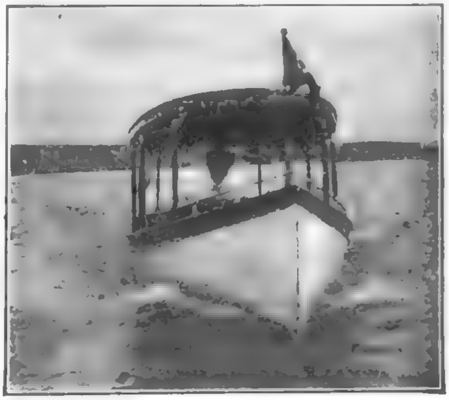
A low shoe is the most attractive shoe a man can wear, provided his stockings make a neat appearance. No matter how expensive the stocking, a good garter is needed to hold it smooth and trim.

Ball-Bearing Garters

are the first new idea in garters for some time, and are certainly the best.

Dealers sell Ball Bearing Garters with the full assurance that they will please their customers. No man will ever change after wearing a pair. Send 25 cents to us if your dealer does not yet carry Ball Bearing Garters, and give us his name.

THE C. A. EDGARTON MFG. CO.
Box 307, Shirley, Mass.
Makers President Suspenders.



Launches and Water Autos

Give more pleasure at less cost than any motor carriage on land.
Comfortable, safe, roomy, easy to run and to keep running at small cost.

TUTTLE

Launches and Motor Boats for pleasure and speed are the best obtainable.
Run by Tuttle self-starting motors with jump spark ignition.
Finely equipped launch, seating 10 people, $300.
Send for catalogue, describing all styles—$150 to $1,500.

D. M. TUTTLE CO., 10 Prince Street, Canastota, N. Y.

New England Representative, WALTER J. FORBES, 220 Congress St., Boston, Mass.; New York City and Foreign Representative, THE MANHATTAN STORAGE CO., 44 Cortlandt St., New York City.

King Folding Canvas Boats

Before you buy a boat of any description you ought to know exactly what the King Folding Canvas Boats will do that other boats cannot do, and why they are used and endorsed by the U. S. Navy.

Send 6c. for book of 100 engravings, illustrating the special uses and undeniable superiority of these boats.

King Folding Canvas Boat Co.
676 West North St., Kalamazoo, Mich.

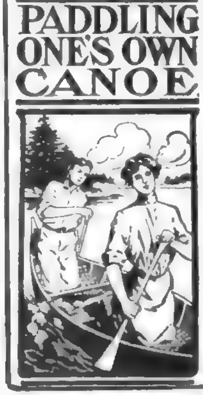
If your friend makes good photographs don't ask him the name of the camera—get the name of his lens. If the pictures are exceptional he will tell you a

Goerz

but if they are merely good, he will name any one of a dozen others.

Send for Catalogue B-1

52 E. Union Sq., New York
CHICAGO BERLIN LONDON PARIS



To Enjoy

CANOEING

Own and Paddle

A "PENOBSCOT" Model CANOE

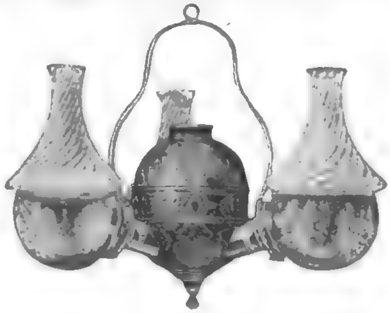
A variety of Models adapted to every use. Special "out-of-sight" air chambers. Canvas Row Boats. Write for our 1905 catalogue.

CARLETON CANOE CO.
111 MAIN STREET
Old Town, Maine

WE WANT AGENTS

In every town to ride and sell our bicycles. Good pay. Finest guaranteed 1905 MODELS with Puncture-Proof tires, Coaster-Brakes **$10 to $24**
1903 & 1904 Models of Best Makes..... **$7 to $12**
500 Second-Hand Wheels
All makes & Models good as new **$3 to $8**
CLEARING SALE at half cost.
We *SHIP ON APPROVAL* and **TEN DAYS TRIAL** to anyone *without a cent deposit.* Write at once for Special Offer on sample bicycle.
TIRES, SUNDRIES, AUTOMOBILES.
MEAD CYCLE CO., Dept. N 43 CHICAGO

GOV'T AUCTION REVOLVERS, GUNS, Swords and Military Goods. NEW and old. Bargains for use or decorating. Large illustrated [illegible] catalogue mailed 6c. stamps. Francis Bannerman, 579 Broadway, N. Y.



THE ANGLE LAMP

Comfort in Summer Lighting

As the days grow longer it is more and more important that you use the right illumination. If you have a system that requires endless attention, that smokes and smells and makes a room unbearably hot, you will find it more disagreeable every day that brings you nearer warm weather. This lamp is, therefore, the one kind of illumination that will bring you absolute satisfaction. While more brilliant than gas or electricity, it never smokes, smells, or gets out of order, is lighted and extinguished as easily as gas, gives almost no heat, and is economical beyond comparison with anything else.

Eighteen Cents'

worth of oil will burn for one month and will show you that it is possible to use oil with comfort and saving. It presents a perfect substitute for gas, electricity, and other new systems, and, being absolutely non-explosive, it can be placed in any hands with absolute safety. The unique feature

No-Under-Shadow

insures all the light falling directly downward and outward, which makes every occupation of the evening a genuine pleasure. They are handsome, well made, and a distinct decoration wherever used. Thousands are employed in homes, stores, churches, halls, libraries, etc., and give unbounded satisfaction. Our Catalog 17 shows all styles from $1.80 up. We will gladly send it to you on request.

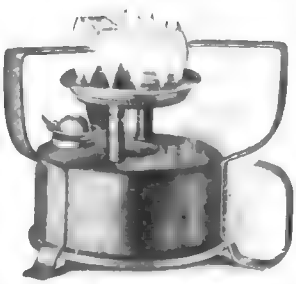
THE ANGLE MFG. CO., 78 - 80 Murray Street, N. Y.

Take One Along on Your Vacation

GLOGAU'S

Alcohol=Gas Stove

$1 Express Paid



Can do everything and more than a gas stove does. Indispensable for nursery, sick room, Chafing Dish, shaving; for tourists, boarders, Light Housekeeping, CAMPING, Curling or Flat Iron, or wherever gas is not available or desirable.

Vaporizes alcohol into gas, increasing **its efficiency 8 times.** Portable, weighs but 8 ozs. **Consumes but 2 cents' worth of alcohol an hour.** Will boil quart of water in 9 minutes. Smokeless and odorless. Reservoir holds half a pint. Uses either wood or grain alcohol. Simple; cannot get out of order. Safe; will sustain weight of 100 lbs. Extinguishes instantly (blows out like a candle). **Non-explosive.** Solid Spun Brass and **NICKEL PLATED.** Sent anywhere, express paid, **$1.**

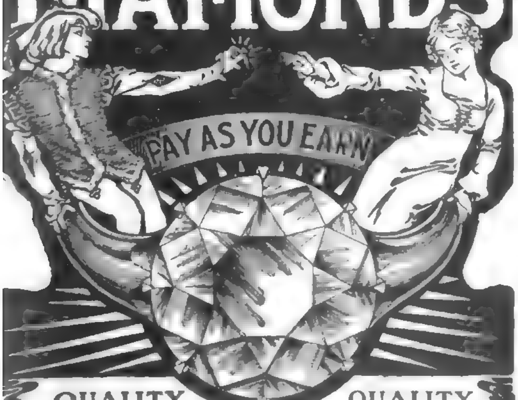
Beware of dangerous imitations. Genuine is stamped with OUR NAME.

Agents, Dealers, and Premium Houses Wanted

GLOGAU & CO.

SUITE 350 at
40 DEARBORN ST. **CHICAGO**

DIAMONDS



QUALITY QUALITY

We sell but one grade of Diamonds—**PERFECT WHITE.** A good Diamond is just as easy to pay for as a poor one, and it is a fifty per cent better investment. Any Diamond that you select from our Catalogue will be White and Perfect. We will submit the one that you would like to consider at our own expense, and leave you to decide upon its quality, value, price and terms. If you want to keep it, pay—say, one-fifth, then send the balance monthly while you wear the Diamond. Our Diamonds are of a grade that we can always take back at a slight discount for spot cash, or at full price in exchange for other goods or a larger Diamond. Our Credit Plan is open to all honest persons on a confidential, personal basis. We satisfy every customer. That is why we are in a position to say, that we have more customers on our books who bought from two to six times each, than all the other houses in the business combined. We can satisfy you, and invite you to make a selection from our Diamond and Watch Catalogue. Sent promptly, terms will be arranged to suit.

WALKER-EDMUND CO., 93H State St., Chicago, U.S.A.

THE SIGN OF THE WHITE DIAMOND

Crown Make

"COATLESS" SUSPENDER

It's Out of Sight

UNDER THE OVERSHIRT
OVER THE UNDERSHIRT

Fastened on Each Hip Button of the Trousers. Sets Gracefully and Comfortably

A SUMMER LUXURY

At all good stores. If not at your dealers, we will mail postpaid on receipt of **PRICE, 50c.** Address

The Crown Suspender Co.

Dept. D 841 Broadway, New York

The Most Money For Life Insurance Policies

We buy life insurance policies for a sum generally a good deal greater than the company's cash or loan value.

FOR EXAMPLE

NOTING A FEW RECENTLY PURCHASED POLICIES

¶ Company, Northwestern Mutual; Date of Policy, June 3rd, 1887; Kind, 20 Payment Life, 20 Year Semi-Tontine; Company's cash value, **$8100.**
Our Offer, **$12540.**

¶ Company, Equitable, N. Y.; Date of Policy, Nov. 15th, 1890; Kind, Ordinary Life, 20 Year Non-Forfeiting Tontine; Company's loan value, **$2058.**
Our Offer, **$2750.**

¶ Mutual Life, New York; Date of Policy, Dec. 1st, 1897; Kind, 10 Payment Life, 10 Year Distribution Period; Company's cash value, **$6300.**
Our Offer, **$7275.**

¶ Company, New York Life; Date of Policy, July 6th, 1889; Kind, 20 Year Endowment, Semi-Tontine; Company's cash value, **$7170.**
Our Offer, **$9036.**

If you contemplate converting your own policy into cash, write us today for further information.

ADAMS & BOATWRIGHT
Insurance Investments
17 Masonic Temple Building
Danville, Virginia

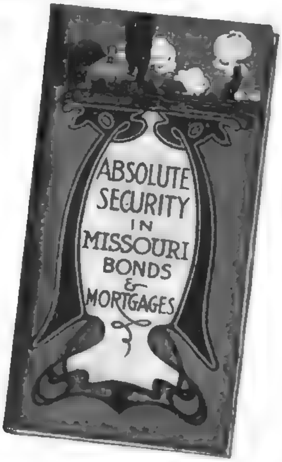
Reference: First National Bank of Danville

THE WILLIAM R. COMPTON BOND AND MORTGAGE COMPANY

Own and offer the following high-grade securities:

$50,000 Stoddard County, Missouri, 6 per cent. bonds
$48,000 Pemiscot County, Missouri, 6 per cent. bonds
$60,000 New Madrid County, Missouri, 6 per cent. bonds

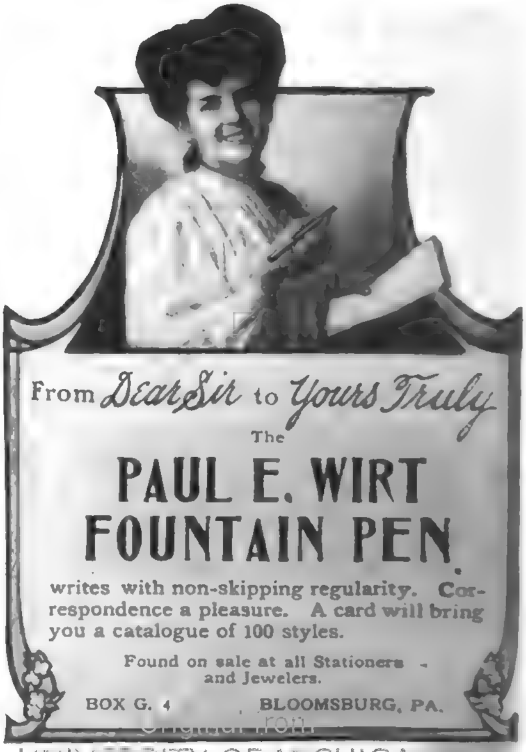
The above Bonds issued for drainage improvements to highly productive lands.


ABSOLUTE SECURITY IN MISSOURI BONDS & MORTGAGES

$5,000 4 per cent. Bonds of Municipality of Rich Hill, Missouri; $30,000 Mississippi Levee 5 per cent. Bonds; $50,000 Missouri Real Estate 5 per cent. Bonds; Municipal and County Bonds in denominations of $500 and $1,000; Real Estate Bonds in convenient sizes, in amounts of $500 to $10,000.

Send for my illustrated Brochures descriptive of North Missouri Farm Mortgage Bonds and Southeast Missouri Drainage Bonds. Savings Banks, Life Insurance Companies, Endowed Universities and hundreds of investors are my patrons. Four Million Dollars placed—losses none. Every security carefully investigated. I convince others and can you.

WILLIAM R. COMPTON
President
No. 15 Wardell Building **Macon, Mo.**

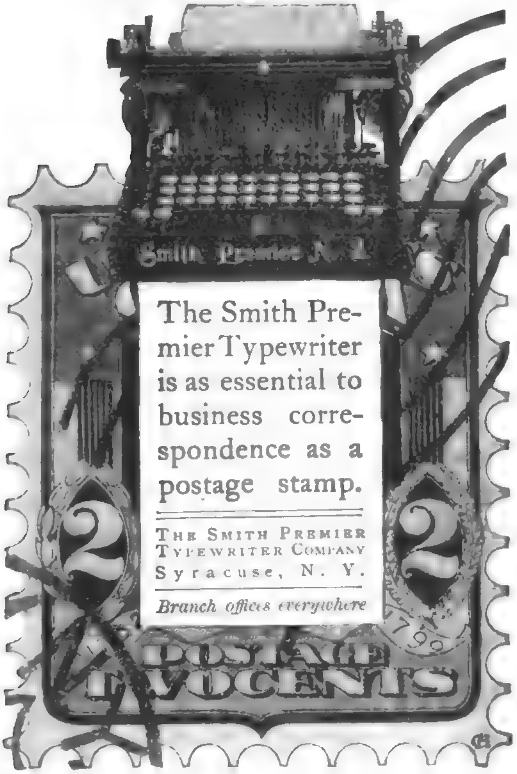

From Dear Sir to Yours Truly

The
PAUL E. WIRT FOUNTAIN PEN

writes with non-skipping regularity. Correspondence a pleasure. A card will bring you a catalogue of 100 styles.

Found on sale at all Stationers and Jewelers.

BOX G. 4 BLOOMSBURG, PA.



The Smith Premier Typewriter is as essential to business correspondence as a postage stamp.

THE SMITH PREMIER TYPEWRITER COMPANY
Syracuse, N. Y.

Branch offices everywhere

Salesmen Wanted

to sell **CHICAGO** Typewriters and supplies in all unoccupied territory. If you can sell **$100** machines for **$35** write us and we will start you in a **permanent** and **very profitable** business. The **CHICAGO** has many points of superiority over any other machine, but sells at its right price, **$35**—one-third the trust bolstered price of the so-called "Standard" machines. Catalogue and full information free.

The Chicago
CHICAGO WRITING MACHINE CO

The Chicago Writing Machine Co.
181 Wendell Street, CHICAGO, ILL.

HINTS AND HELPS TO INVESTORS

To those having funds to invest, to whom safety as to principal and liberal interest return are primary considerations, we offer a high-grade railroad bond investment, the entire issue of which we have purchased outright for our own account.

Because of the non-speculative character of these securities they are especially desirable for the investment of **Saving and Trust as well as individual funds.**

These bonds are of the highest legal and financial standing and have **our highest recommendation and endorsement.**

We sell bonds only—and do not deal in speculative stocks. On request we shall be pleased to give our opinion, analysis, and quotation on any bond in which you are interested.

WE HAVE AN ESPECIALLY ATTRACTIVE LIST OF JUNE OFFERINGS

A. N. CHANDLER & CO.

BANKERS

111 BROADWAY, NEW YORK
BOURSE, PHILADELPHIA

Our booklet, "Hints and Helps to Investors," is a study of bond investment well worth reading. It may be had by sending your name and address, which, for convenience, may be written on the margin of this page and mailed to us.

You owe it to your Face
to get the greatest possible convenience comfort pleasure and safety in Shaving

THEN INSIST UPON

Williams' Shaving Stick

WILLIAMS'
TRAVELERS
FAVORITE

Williams' Shaving Sticks, Shaving Tablets, Toilet Waters, Talcum Powder, Jersey Cream Toilet Soap, Williams' Tar Soap, etc., sold everywhere.

Williams' Shaving Stick (Trial Size) sent for 4c. in stamps. Full size for 25c. if your dealer fails to supply you

The J. B. WILLIAMS CO., Glastonbury, Conn.

Write for our booklet "Brief Rules for Shaving." It's helpful and interesting, and it's FREE

These qualities he might never have discovered for himself, nor appreciated if he had casually discovered them in a mere "*Curiosity*" purchase.

Because his attention had only been "attracted," not compelled and enduringly *impressed* with a logical understanding of these qualities.

But, when we once *convince* him, in advance of purchase, through our "Salesmanship-on-Paper" (Copy,) that the qualities *claimed* for the article *do* exist in them, he starts using that article with a *mental acceptance* of these qualities.

And, because he begins using the article with an advance *knowledge of*, and *belief in*, its good points, his *appreciation* becomes *permanent* if the goods merit it. He therefore makes a *second, third*, and further consecutive purchase of that article as a result of having once read a *single* convincing "Reason-Why" advertisment about it.

This is where large and cumulative *profits* must come to the General Advertiser—on the 2nd, 3rd, and *continued* purchases by readers of the *first* advertisement that reached their Convictions.

* * *

These *conviction* qualities in copy are shown, by test, to be just as necessary in Advertising designed to sell goods profitably today, *through Retailers* to Consumers, as they are to sell goods direct *by mail* to Consumers.

This is why every Advertisement for goods to be sold through Retailers, against substitution, and "don't-keep-it" influences, should have as much *positive selling force*, "*reason-why*" and *conviction* in it, as would be necessary to sell the goods *by mail* direct to Consumers.

The difference in *Results* from Space in which this direct *selling force* of Lord & Thomas Salesmanship-on-Paper has been used, and in results from similar space filled with "General Publicity" is often more than 80%.

Conclusive *tests* on Copy have clearly proved this, and one of our articles, entitled "Why Some Advertisers Grow Wealthy," in the June issue of another Magazine, cites a vivid example of it, from actual experience.

Any Advertiser who is willing to accept mere "General Publicity" for his money, when he might have had all *that* and, in addition, a positive *selling force* combined with it, for five per cent more cost, is losing 50% to 80% of the *results* he *might have had* from the same identical appropriation.

Please note that the Lord & Thomas definition of "General Publicity" is "Keeping-the-name-before-the-people." When we speak of "General Advertising" we mean copy which sells goods through the Retailer. This latter class of advertising constitutes three-fourths of our business.

And note also that we are NOT "advising" General Advertisers to GO INTO MAIL ORDER BUSINESS.

WE DO, however, strongly insist that all Copy for GENERAL ADVERTISING should possess as much positive SELLING-FORCE and CONVICTION as it would NEED to actually and profitably SELL Goods direct BY MAIL.

* * *

Three-fourths of the salaries paid by most Agencies go to strong Solicitors who *sell you Space*,—and *promise you service* free of charge.

But, do the Solicitors' services as *Salesmen* help to bring your money back through the Advertising *you* must pay for?

Not 25% of Advertising Agency salaries are invested in Copy Staff capable of making the Space sold by the Solicitors *pay a profit* for the Advertiser,.

Could *we* afford to direct your attention to these facts if *we* were not the *only* exception to the rule cited?

The selling tests *we* have made on various kinds of Copy, and on most mediums; have convinced us that Salesmanship in "*Copy*" is the Heart and Soul and Essence of Advertising.

We have proven by these tests that even a *poor* medium, at a relatively high price, with strong "Salesmanship-on-Paper" in it, will outsell the *best* medium using "General Publicity."

Our Records-on-Results leave no doubt of this, while they also show *which mediums* sell the most goods per dollar invested, with the same kind of copy.

It has cost us nearly $100,000 to collect, compile, compare, maintain and practically apply the reliable *data* upon which our judgment of Copy and Mediums is now based in our "Record-of-Results."

No other Advertising Agency, nor individual Advertiser, has any such reliable guide to go by, as this collection of organized data, nor such *sure knowledge* of Copy, and Mediums, as that sure Index affords.

And that index to Results is what decided us to spend $72,000 per year, in salaries, for a Copy Staff which is *able enough* to write the Lord & Thomas "Salesmanship-on-Paper."

No other Agency in America spends *one-third* of this sum for capable Copy-writers.

Not three other Agencies individually, spend a *fifth* of it.

Shall we send you our "Book of Tests on Advertising?"

It is free to "General Advertisers" or to "Mail-Order Advertisers"—$5.00 per copy to all others.

LORD & THOMAS

ESTABLISHED 1873.

Largest Advertising Agency in America.

CHICAGO NEW YORK

WAR MANOEUVRES AT OLD POINT COMFORT

¶ During June, the Navy and Army at Old Point Comfort will be engaged in a great "War Game." By day and night the fleets will attack Fortress Monroe, America's greatest stronghold, which guards the water approach to Washington. There will be sub-marine mine explosions, torpedo boat attacks, bombardment by the fleet and every performance of actual war.

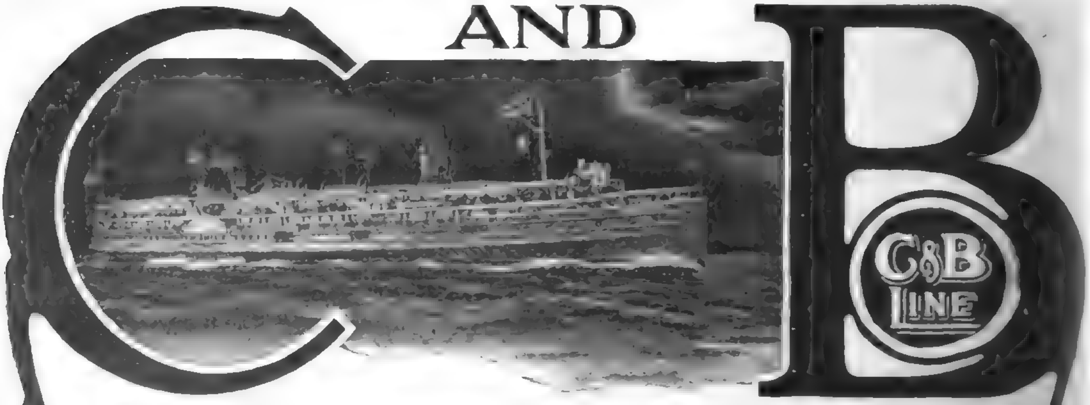
¶ Preparatory to this absorbing Military and Naval event, Old Point Comfort and the Hotel Chamberlin during May and June will be the most attractive resort on the Coast.

¶ These months will see historic Hampton Roads in Chesapeake Bay covered with United States battle ships, cruisers and torpedo boats, and thousands of artillery troops of the regular army will be camped in the Fortress. Both navy and troops with all the "Pride, pomp and circumstance of war" will be daily engaged in exercises, target practice, drills and manoeuvres and the usual gaiety of social and military life will be at its height.

¶ Being located almost under the walls of Fortress Monroe and in full view of Hampton Roads and Chesapeake Bay, the Hotel Chamberlin is really an amphitheatre from which every possible view of the great "War Game" can be seen.

¶ For terms, reservations, etc., or for free illustrated booklets, or for a free copy of "The Colonel's Capitulation," a brilliant novelette of social and military life, handsomely illustrated in colors and brimming with humor and incident, write to

HOTEL CHAMBERLIN
GEO. F. ADAMS, Manager, BOX 518
FORTRESS MONROE, VA.



The Popular Commercial and Tourist Route Connecting Cleveland and Buffalo "While You Sleep"

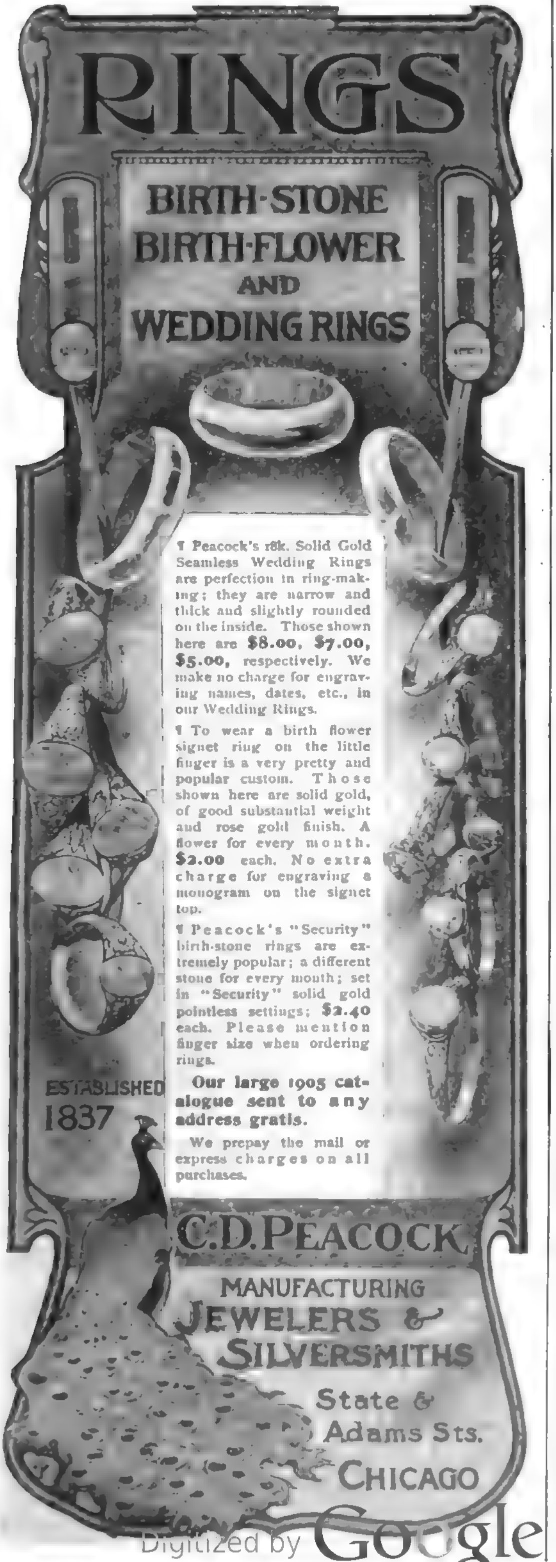
Steamer "CITY OF BUFFALO" (new)
Steamer "CITY OF ERIE" (new)

[illegible] in their appointments, are unsurpassed for comfort and convenience, [illegible] waters of the United States. [illegible] Michigan Southern Railway will be accepted on this Company's [illegible] Canadian points, at Cleveland for Toledo, Detroit, and all points [illegible] delightful trip on the fastest and finest steamers on the Great Lakes.

[illegible] for handsome illustrated pamphlet.

The Cleveland and Buffalo Transit Co.

W. F. HERMAN
General Pass. Agent
CLEVELAND, O.



RINGS

BIRTH-STONE
BIRTH-FLOWER
AND
WEDDING RINGS

¶ Peacock's 18k. Solid Gold Seamless Wedding Rings are perfection in ring-making; they are narrow and thick and slightly rounded on the inside. Those shown here are **$8.00, $7.00, $5.00,** respectively. We make no charge for engraving names, dates, etc., in our Wedding Rings.

¶ To wear a birth flower signet ring on the little finger is a very pretty and popular custom. Those shown here are solid gold, of good substantial weight and rose gold finish. A flower for every month. **$2.00** each. No extra charge for engraving a monogram on the signet top.

¶ Peacock's "Security" birth-stone rings are extremely popular; a different stone for every month; set in "Security" solid gold pointless settings; **$2.40** each. Please mention finger size when ordering rings.

Our large 1905 catalogue sent to any address gratis.

We prepay the mail or express charges on all purchases.

ESTABLISHED
1837

C. D. PEACOCK

MANUFACTURING
JEWELERS &
SILVERSMITHS

State &
Adams Sts.
CHICAGO

Keep Your Savings Safe

4% INTEREST

paid on Savings Accounts of any amount from $1.00 to $10,000.00,

Compounded Twice a Year.

Both principal and interest absolutely guaranteed, and convenience and privacy insured.

This is what Our System of Banking by Mail does for you.

It is as safe as a treasury vault and as convenient as if you were banking just across the street.

The Citizens Savings & Trust Co. is one of the strongest Savings Banks in the United States. It was established in 1868 and has a record of 37 years of probity, security, and success. Its paid-up capital and surplus amounts to

Six Million Dollars

and its total assets to over

Thirty-Nine Million Dollars

It owns and occupies a fourteen-story building in Cleveland, Ohio. Its Board of Directors, Executive Committee, and Advisory Board consist of over sixty men of the highest character and the ripest experience in whose hands your **Savings Will Be Safe.**

By opening an account with this bank you can avoid the vexation of having your neighbors acquainted with your financial affairs; you can insure greater safety for your funds; you can obtain a larger rate of interest and you can do it all with an ease and convenience which will surprise you.

Send for Booklet "E"

which we have prepared in order that you may learn all about our plan of Saving Money by Mail.

The Citizens Savings and Trust Co.

Cleveland, Ohio

THE FOX TOUCH TYPEWRITER

LET US PROVE WHAT WE CLAIM AT OUR EXPENSE

There is only one way to prove anything about a typewriter, and that is by an actual test of the machine itself in your own office.

This is what we want every purchaser of a Fox Typewriter to do before he buys.

If we cannot demonstrate beyond every possibility of a doubt that the Fox does **better work, does it easier, with less fatigue** to the operator, and **less wear on the machine** than the machines you are using at the present time, **we know nothing about typewriters.**

Let us place a Fox in your office on trial **entirely at our expense,** no matter where you are. Write us to-day giving us this privilege.

FOX TYPEWRITER CO.
458 Front St., Grand Rapids, Mich.
Branches and Agencies in Principal Cities.

STANDARD ADDING MACHINE

$185.00

FOR
SPEED
CAPACITY
DURABILITY
ACCURACY
SIMPLICITY

The STANDARD has NO EQUAL

An assistant that adds correctly, never has brain fag, is speedy, simple, and durable, is a necessity in a busy office.

The Standard Adding and Listing Machine cannot make a mistake, has ten times the capacity and double the speed of any machine on the market.

Awarded Grand Prize at St. Louis.
Write for ten reasons why.

STANDARD ADDING MACHINE Co.
25 Spring Avenue, St. Louis, Mo.

The STANDARD WAY

1/2 to 2/3 of billing expense is cut off by Elliott-Fisher Billing and Book-keeping Machines and Methods—

Your billing expense if you will let us show you how.

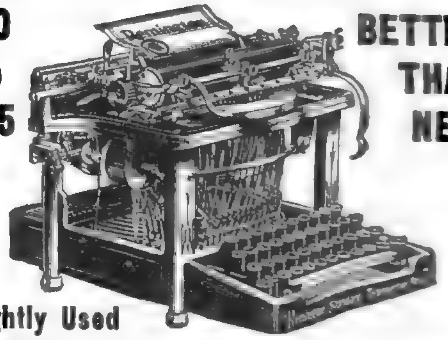
Does at 1 stroke what otherwise takes 2 to 10 operations.

ELLIOTT-FISHER CO., 329 Broadway, N. Y.

Offices and Agents almost everywhere.

$10 to $65

BETTER THAN NEW



Slightly Used

TYPEWRITERS

At Less Than Half Price

1500 machines of ***all the leading makes.*** In use only long enough to insure smooth-running adjustment. ***$10*** to ***65.*** Shipped to any part of the U. S. on approval, subject to examination. Guaranteed rare bargains such as no other house can offer you. 1000 new ***Visible Sholes*** machines built to sell for ***$75,*** our price while they last, ***$35.*** *We rent all makes of machines at **$3** a month and up.* Send for our big catalogue list of typewriter bargains—***Don't buy until you see it.*** Special offer to agents. ***Write today*** before our great factory clearing sale closes.

ROCKWELL-BARNES COMPANY
BIG DISCOUNT ON TYPEWRITER SUPPLIES
[illegible] [illegible] Building, CHICAGO, ILLINOIS

In Every Speed Contest

which was open to all classes of machines, **operators on the**

Comptometer

won all prizes

offered by Chicago's First Annual Office Appliance and Business System Show, Coliseum, Chicago, March 15th to 22d. All previous records cut in two.

Miss Annie Maloney, operator at Marshall Field & Co.'s retail, added correctly 500 department store checks in 4 minutes and 55 seconds.

Miss Mae Barclay, operator at Illinois Central Railroad freight auditor's office, added correctly six columns of numbers, equal to six ledger pages, in 4 minutes and 39 seconds.

Miss Carrie De Wine, operator at C., B. & Q. Ry. freight auditor's office, performed correctly 25 large multiplications in 3 minutes and 16½ seconds.

Miss H. S. Pembrooke, operator at Marshall Field & Co.'s wholesale, performed correctly 25 large multiplications in 3 minutes and 2 seconds.

The Comptometer outclasses all other machines for addition or multiplication.

Send for Literature and Trial Offer

Felt & Tarrant Mfg. Co., 52 Illinois Street, Chicago

Tuning up The Automobile

In "tuning up" the auto for a tour, lubrication is the chief consideration. For this purpose *Dixon's Flake Graphite* should be used. Half the pleasure of Automobiling depends upon the lubricant that makes everything go right—and keeps it going right. Write for lubricant booklet—*then you'll know.*

Department K
JOSEPH DIXON CRUCIBILE CO.
JERSEY CITY, N. J.

Insure Your Insurance

Our disinterested, detailed appraisements of industrial plants of all kinds, department-store fixtures, clubs, and large homes, show just how much insurance to carry, in order to be properly protected; and a fire loss is thus practically adjusted in advance of its occurrence.

Our booklets give details of our system and contain recommendations from many concerns of world-wide reputation. We are ready to talk business and do business anywhere in the United States and Canada.

MANUFACTURERS' APPRAISAL CO.

NEW YORK
50 Pine Street

PHILADELPHIA
424 Walnut Street

CHICAGO
303 Dearborn St.

CLEVELAND
815 New England Bldg.

MAHER & GROSH
RAZOR STEEL
MAHER & GROSH

48c.

Send for 80-p Free List and "How to Use a Razor"

Look at our assortment and our record and you must then feel your duty is clear. If not, tell us why?

We deal direct with consumers and warrant every blade hand-forged razor steel. This is "**Chauncey Depew's Pet,**" has three blades (one is a file). Handle is choicest selected pearl; German silver back and ends. Price, in chamois case, $1.50, postpaid. Same knife, 2 blade, $1; plainer finish, 3 blade, same quality, $1; smaller, 2 blade, for lady, $1; plainer finish, 75 cents. **Razor steel jackknife,** 2 blades, price **75 cents,** but 48 cents for a while; 5 for $2. This knife and 60c. Shears for $1. Boy's 2 blade, with 18-inch chain, 50c.; girl's 2 blade, ivory, 50c.

MAHER & GROSH CO.
86 A Street, Toledo, Ohio

THE FIDELITY AND CASUALTY CO.
OF NEW YORK

1876 GEORGE F. SEWARD, President
ROBERT J. HILLAS, Vice-President and Secretary 1905

FIDELITY BONDS . .
EMPLOYERS' LIABILITY
PERSONAL ACCIDENT .
HEALTH . . . . . .
STEAM BOILER . . .
PLATE GLASS . . .
BURGLARY . . . .
FLY WHEEL . . . .
BONDED LIST . . .

In earlier years the question was asked often how we could possibly handle so many different branches of insurance. The answer was because each line is committed to a different staff of underwriters, and each is made to bear its own burdens in all respects.

Our experience shows that each branch so managed yields results better than those obtained by single line companies. "The proof of the pudding is in the eating."

INSURANCE THAT INSURES

ASSETS, December 31, 1904, - - - $ 6,791,185.19
LOSSES PAID to December 31, 1904, - 19,655,793.02

DIRECTORS: DUMONT CLARKE, WM. P. DIXON, ALFRED W. HOYT, A. B. HULL, GEO. E. IDE, W. G. LOW, J. G. McCULLOUGH, WM. J. MATHESON, ALEXANDER E. ORR, HENRY E. PIERREPONT, ANTON A. RAVEN, JOHN L. RIKER, W. EMLEN ROOSEVELT, GEO. F. SEWARD.

Principal Offices, Nos. 97-103 Cedar Street, New York
Agents in all considerable Towns

4 per cent on savings

People send us their savings from everywhere—partly for safety; partly for 4 per cent.

SAFETY—THE CLEVELAND TRUST COMPANY has 48,000 depositors; $25,000,000 assets; $2,800,000 capital and surplus.

4 PER CENT—send for booklet C, which tells clearly why we pay 4 per cent on savings deposits and how you can Bank by Mail.

Be Sure of Your Bank

The
Cleveland
Trust Company
CLEVELAND OHIO

EVERY BUSINESS TRANSACTION requires some system of time checking to prevent errors and delays. The best known and most effective method is to stamp your letters, orders, telegrams, cost cards, and other documents with the

Perry Time Stamp

All the advantages of the high-priced time-recording devices and more. Unexcelled for factory cost systems. The only portable, automatic, self-inking, time stamp made. Reliable and durable. Warranted most accurate clock movement. 10¾ ins. high, 3¾ ins. wide, 3¾ ins. deep, weight 24 ozs. 1905 model contains remarkable improvements and is now ready.

Guaranteed absolutely for one year. Write for FREE Booklet. "The Business Man's Time Saver," and *Special 10 days' FREE Trial Offer.*

PERRY TIME STAMP CO.
78 So. Canal Street Chicago, Ill.

Now Everybody Can Have an Adding Machine!

The ingenious plan of the Locke Adder avoids all use of complicated, costly mechanism. Will do more work than machines costing hundreds of dollars. Price $5.00 and $10.00, prepaid in U.S. Write for FREE booklet. AGENTS WANTED.

C. E. LOCKE MFG. COMPANY,
27 Walnut Street, Kensett, Iowa.

Locke
ADDER

"Buy a Locke Adder to assist your brain."

YOU CAN'T BEAT THIS OFFER

NEARLY TEN THOUSAND Business Men, including many of the largest firms in the country, have ordered these Special Introductory Outfits. They must have found they possessed all the merit we claim, or they would have sent them back. Isn't it reasonable to suppose that what has proven valuable to so many others, would prove so to you? It don't cost anything to order one and try it. Just look up our rating, and send us a dollar. You will admit it was the best investment ever made; if you don't think so, send it back, and we will do the same with your dollar.

This Complete Loose Leaf Record Outfit

Your Choice of 40 Special Blanks Including 5 Ledger Rulings

Sent Prepaid On Approval In the United States

FOR **$1.00** Your Money Back If You Ask For It

PAT'D 1903

OUTFIT COMPRISES THE FOLLOWING ARTICLES:

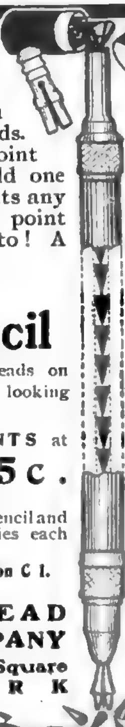
One complete Loose Leaf Binder covered with imported Buckram, size 5¾ in. high, 8½ in. wide, 1½ in. thick, filled with 200 Record Forms printed on fine quality white bond paper, your choice of 5 Ledger Rulings, or any of the 40 different forms listed below, with one complete set of 25 Alphabetical Index Sheets, together with 25 plain Movable Markers for indexing the records by dates.

Center Ruled Ledger Forms, 117C
Extra Debit Ledger Forms, 117D
Petty Ledger Forms, 117
Standard Ledger Forms, 117B
Double Ledger Forms, 117E
Advertising Contracts, 150
Advertising Returns, 135
Cost of Production, 115
Catalogue Indexing, 151
Cash Book Ruled Sheets, 126-128
Duplicating Requisition Blanks
Dentist's Records, 107
Employees Records, 143
Following Up Collections, 145
Freight Claims, 110
Horizontal Ruled Forms [5 colors]
Household Expense Records, 161
Installment Accounts, 123
Insurance Office Records, 199
Insurance Solicitor's Records, 199
Journal Ruled Sheets, 126-128
Lawyers' Collection Docket, 137
Library Indexing, 159
Lodge or Society Records, 127
Mortgage and Loan Records, 132
Monthly Time Sheets, 121
Orders Received Blanks, 130
Price List Blanks, 133
Publishers' Subscription Lists, 217
Physicians' Records, 140
Purchasing Agents' Records, 157
Prospective Customers List, 104
Quadrilled Ruled Forms
Quotations Given, 109
Quotations Received, 122
Real Estate Records, 197
Recapitulation Blanks, 102
Salesmen's "Follow Up," 153
Stock on Hand Records, 113
Weekly Time Sheets, 119

Our Free Book, "Moore's Modern Methods" contains 128 pages of valuable information on the subject of Bookkeeping. *MAY WE SEND IT TO YOU?*

JOHN C. MOORE CORPORATION, 321 Stone Street, Rochester, N. Y.
[Established 1839.] Makers of Everything in the Line of Blank Books, Loose Leaf Binders and Office Stationery. We do not sell to Dealers.

$1 $1 $1 $1 $1 $1 $1 $1 $1 $1 $1 $1 $1 $1 $1 $1 $1 $1 $1



A Breech Loader

THE PERPETUAL PENCIL loads like a magazine rifle, with a succession of sharp pointed leads. Press the top! Presto! A new point slips into place and the old one drops out. A stiff clutch prevents any slipping backward. Another point wanted? Press the top! Presto! A new one is in place instanter.

The **Perpetual Pencil** never wears out. All kinds of leads on application to us or your dealer. No looking around for a knife or sharpener.

22
Point
Perpe

PENCIL & 33 POINTS at dealer's or sent POST PAID for **25c.**

11 lead points are in each pencil and 22 in box that accompanies each

Write for Agents' Proposition C 1.

AMERICAN LEAD PENCIL COMPANY
73 East Washington Square
NEW YORK
21 Farringdon Ave.,
LONDON, E. C.

4%

FOUR PER CENT. INTEREST

Compounded semi-annually yields a SURE income—and as large a one as you can obtain for your money SAFELY.

This bank will accept deposits from anybody, in any part of the world, and guarantee good, prompt, and safe service.

THE COLONIAL TRUST COMPANY
317 FOURTH AVE — 314-316 DIAMOND ST
Pittsburg, Pa.

Guided by the conservative policy of a capable directorate, composed of many leading business men of Pittsburg. Our city's prosperity is based on Iron Manufacturers and guarantees the stability of such financial institutions as this. Our Resources are over $20,000,000.00; our Capital, Surplus, and Profits, over $10,000,000.00.

Write for Booklet No. 7, "Banking by Mail," and List of Directors sent free to anyone

Clauss Razors Cut

"As Smooth as Velvet."

THE "CLAUSS NEW DEPARTURE" has an edge ground lengthwise with the grain of the steel, giving a keener cutting surface. It is a razor that will give you a thorough and lasting satisfaction. It is honed and stropped ready for use the day you get it, and the longer you use it the better you will like it.

Write for Free Book, "Hints to Shavers."

You want this book whether you shave yourself or are shaved at the barber's, for the book tells you many things you ought to know.

You want a shave that leaves your face as soft and smooth as a baby's, without the slightest irritation, and the book tells you how you can get it easily, quickly and inexpensively.

"Clauss," 118 First St., Fremont, O.

Send for our book "A Good Temper," which tells why Clauss scissors are better than any other.

A.W.FABER

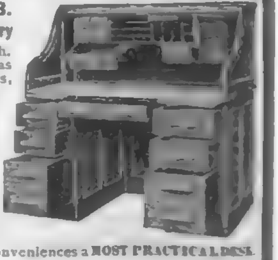
A.W. FABER
Lead Pencil Manufactory
established 1761

44-60 E. 23d ST., NEW YORK.
LONDON, PARIS, BERLIN.

Send for descriptive circular E

STAFFORD DESKS

Price $19.90 F. O. B. Factory



48 in. long, 32 in. deep, 51 in. high. White oak, finished golden. Has built-up writing bed and panels, moulded stiles, framed extension slides. All side drawers have movable partitions, and are locked, including center drawer, by closing curtain. In top, four oak-front file boxes; one letter file; 2 card-index drawers; private compartment with door and lock; blotter racks, pen racks, small drawer, bracket drawers, book stalls, etc., as shown. The depth of this desk (32 inches), and the case's being well up from bed, make it with all its conveniences a **MOST PRACTICAL DESK.** Sent anywhere on approval.

Send for 100-page Catalogue Desks, Chairs, Files, etc. Also ask for large Catalogue Library and House Furniture and get Factory Prices

We Make School and Church Furniture Assembly and Opera Chairs

Agents and dealers wanted everywhere. E. A. Stafford Mfg. Co., Chicago

Special Bargains in Gasoline Launches

Get prices from as many manufacturers of launches as you wish, and **then get our prices on the same grade of Launches.** You will find we can **save you money,** and actually give you bigger values than you get elsewhere. There is a reason for this statement. We will gladly tell you what it is, and prove the truth of these statements upon receipt of your request for information.

Superior Launch Co., **156 W. North St., Kalamazoo, Mich.**

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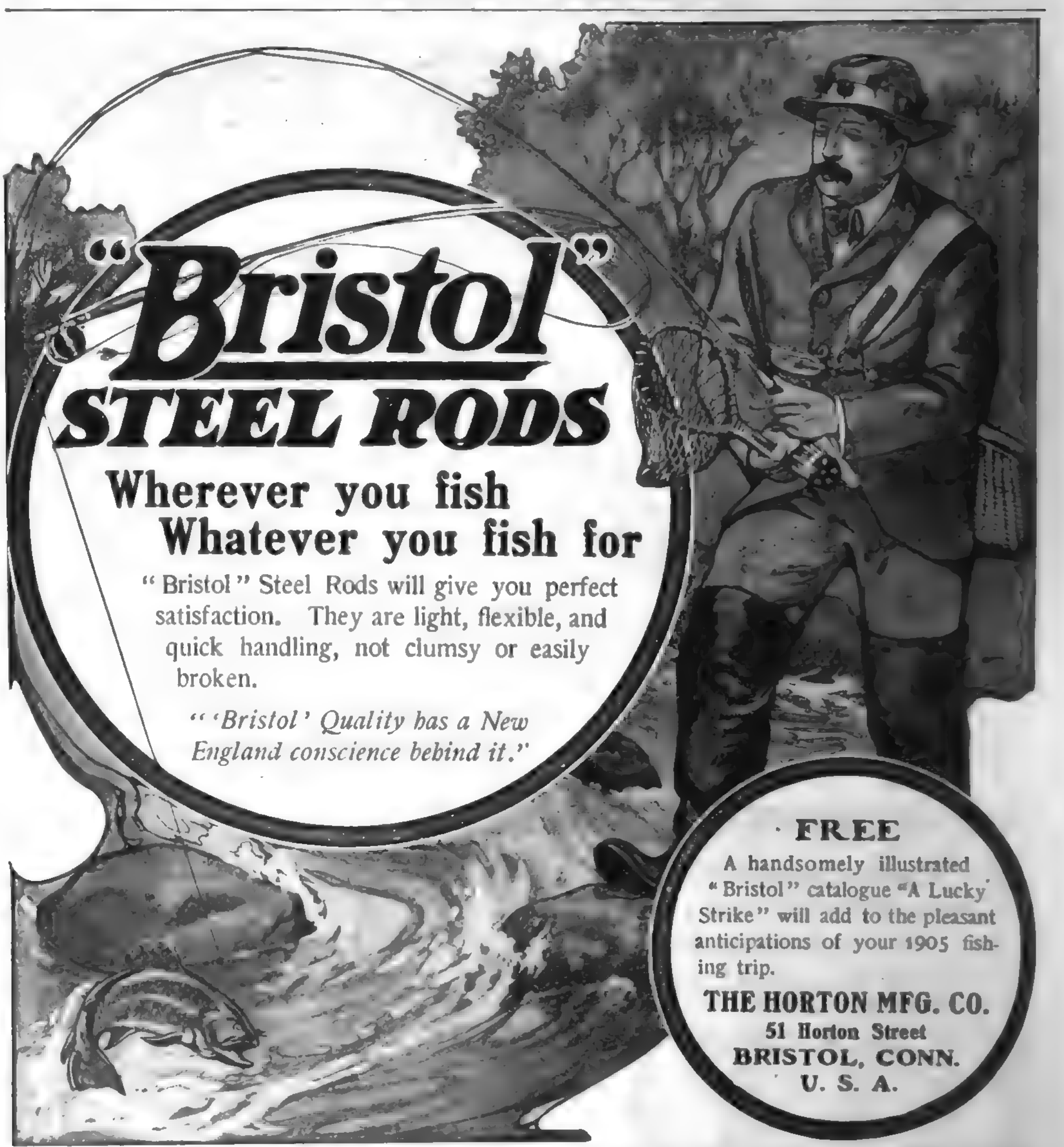
THE superior growths of Turkish tobacco are blended in MURAD CIGARETTES with the skill of a world famous specialist, Mr. Allan Ramsay, who spent many years in administering successfully to the exacting tastes of the Turkish court circles.

MURAD CIGARETTES

afford enjoyment as keen as the meadow-swept air of the golf-course, and their flavor is just as pure. A "match" is not complete without a box of MURADS.

10 for 15 cents

If your dealer does not handle MURAD Cigarettes, mail 15 cents for a package to Murad Cigarette Dept., 111 Fifth Ave., N. Y.



"Bristol" STEEL RODS

Wherever you fish Whatever you fish for

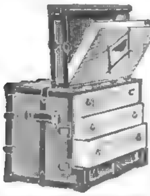
"Bristol" Steel Rods will give you perfect satisfaction. They are light, flexible, and quick handling, not clumsy or easily broken.

"'Bristol' Quality has a New England conscience behind it."

FREE

A handsomely illustrated "Bristol" catalogue "A Lucky Strike" will add to the pleasant anticipations of your 1905 fishing trip.

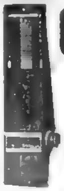
THE HORTON MFG. CO.
51 Horton Street
BRISTOL, CONN.
U. S. A.



Stallman's Dresser Trunk

Easy to get at everything without disturbing anything. No fatigue in packing and unpacking. Light, strong, roomy drawers. Holds as much and costs no more than a good box trunk. Hand-riveted; strongest trunk made. In small room serves as chiffonier. C. O. D. with privilege of examination.

2c. stamp for Catalog.
F. A. STALLMAN, 48 W. Spring St., Columbus, O.

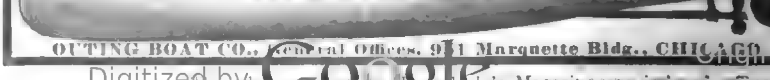


ADDS FOR YOU

Adds nine columns at a time, carries all totals automatically. No hook or lever to operate. Is accurate. Durable and quick. Reverses to "o" instantly. Works by a gear movement that must always be accurate. All parts are made of tool steel or hard brass and interchangeable. Capacity $9,999,999.99. Price $25.00. Will do every mathematical problem that can be done on any machine. Sent on two weeks' free trial. Write for catalogue.

THE RAPID COMPUTER CO.
640 Andrus Building Minneapolis, Minn.

The Outing Launch With Reversing Engine, **Only $200**

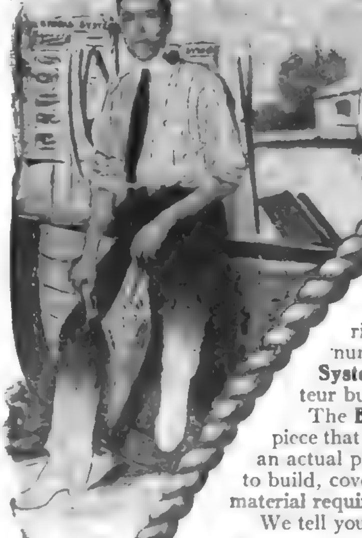


18 feet long; seats eight, speed ; [illegible] miles; oak frame, cypress planking, carvel built. Regular launch construction. Shipping weight 600 lbs. ***The motor and boat*** fully described in our new catalogue.

OUTING BOAT CO., General Offices, 9[illegible]1 Marquette Bldg., CHICAGO

The advertisements in Everybody's Magazine are indexed. Turn to page 5.

BUILD YOUR OWN BOAT



By the

Brooks System

There is no reason why you cannot own as good a boat as the best boat factory can produce if you will use your leisure time to advantage and build it yourself. The fact that anyone using the **Brooks System,** no matter how inexperienced he is in the use of tools, can build his own boat at the cost of a little lumber and a few nails, has brought boats within the reach of all. All the boats built last year, by all the boat factories in the United States, combined in one fleet would not equal the number of boats built during the same time by novices using the **Brooks System.** You will find pages of testimonials from these successful amateur builders in our catalogue.

The **Brooks System** consists of **exact size printed paper patterns** of every piece that goes with the boat, a complete set of **half-tone illustrations** showing an actual picture of each step of the work properly done, **detailed instructions** to build, covering the entire construction of the boat, and an itemized bill of all material required and how to secure it.

We tell you how to lay the pattern of each particular part on the proper piece of material and exactly how to cut—you cut. We then tell you how to fasten each part in its right place—what kind of a nail to use—how to drive it—you drive it.

You need no mechanical ability, the **Brooks System** supplies this—**how is shown** in the catalogue.

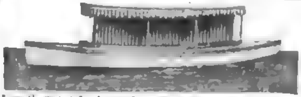
Many professional men are taking up the **Brooks System** for mental relaxation—for the pleasure of working with their hands and for exercise.

We have started hundreds in the boat building business. One man built sixteen boats from **one set of patterns** last season—another built ten—the materials cost very little—we furnished the design—they did the work and sold the boats at a big profit.

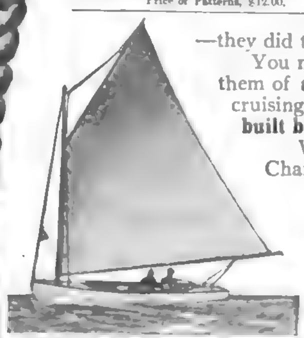
You need buy nothing from us but the patterns. We have them of **all kinds** and **sizes,** from a small rowboat to a 51-foot cruising yacht. **Over six thousand amateurs successfully built boats by the Brooks System last year.**

When so ordered, Patterns are Expressed, the Charges Prepaid, C. O. D., Allowing Examination.

Length 35 ft., beam 6 ft. To build requires 900 feet of lumber and $15.00 worth of hardware.
Price of Patterns, $25.00.



Length 22 1-2 ft., beam 6 ft. To build requires 410 ft. of lumber and $10.00 worth of hardware.
Price of Patterns, $12.00.



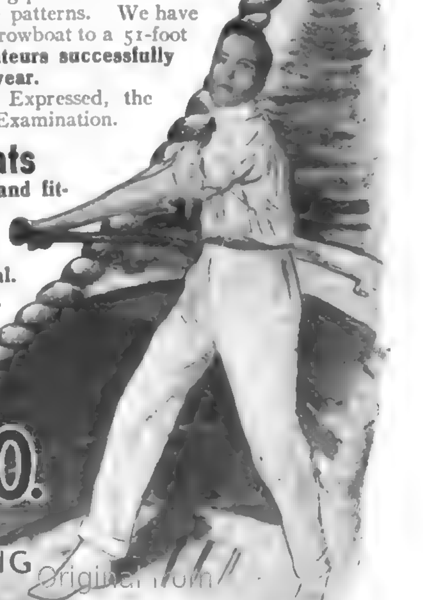
Length 18 ft., beam 6 ft. To build requires 275 ft. of lumber and $7.00 worth of hardware exclusive of rigging. Price of Patterns, $10.00.

We have over 40 styles and sizes of boats and patterns.

Knock Down Boats

complete from keel to cushions and fittings. We send you a complete Knocked Down Boat, even to the paint, at a cost of very little more than the cost of the raw material.

Catalogue with full particulars **free.** For **25c,** 100-page catalogue showing several working illustrations taken from the instructions of each boat and a full set for one boat; also valuable information for the amateur yachtsman, rules for sailing, steering, passing, fog and engine signals, etc.



BROOKS BOAT MFG. CO.

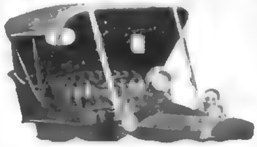
ORIGINATORS OF THE
PATTERN SYSTEM OF BOAT MAKING
1706 SHIP ST. BAY CITY, MICH. U.S.A.

YOUR AUTOMOBILE NEEDS A TOP

One of those elegant LONDON TOPS for protection against sun, rain, and wind. When folded back a perfect dust shield. Our tops are made to fit all standard makes of cars, also to special measurements. Materials the best—Designs the latest and handsomest.

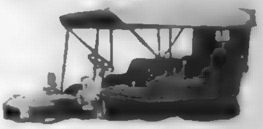
We Guarantee Positively to Fit Your Car or Refund Your Money

Three-bow Top for Rear Entrance Cars, complete **$60**

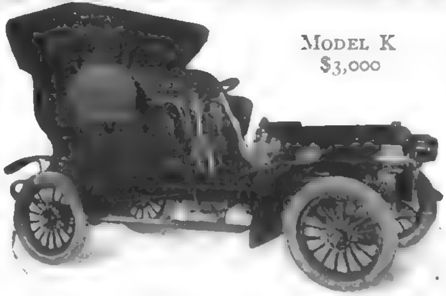


Each London Top is complete with full side and rear curtains, and storm front with celluloid windows, and all irons for attaching to car. Write, giving make, date, and model of car, and we will send samples of materials and full details of our methods and prices.

$80 Four-bow Top for Side Entrance Cars, complete



LONDON AUTO SUPPLY CO.,
1448 Wabash Avenue, Chicago



Model K
$3,000

A Car of Profit and Pleasure

In selecting a car it isn't the price that should be given first consideration, but what you get for what you pay should determine if you've made a profitable purchase.

It's also necessary to choose a car that's so good that you'll always have pleasure when using it. Such a car is the

"Haynes"

CATALOGUE ON REQUEST.

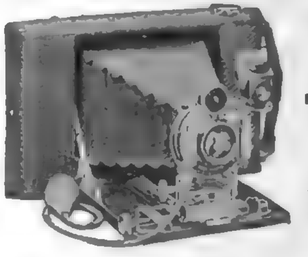
SYNOPSIS

Model K 35-40 H P., 4-cylinder, 108-in. wheel-base, 34-in. wheels, 4½-in. tires, **$3,000**
(Victoria or Folding Extension Top, $200 extra.)

Model M 16-18 H P., 2-cylinder, double side-entrance Tonneau, 81-in. wheel-base, 32-in. wheels, 3½-in. tires, **$1,500**

Model L 16-18 H P., 2-cylinder, 2-passenger with folding front seat, 81-in. wheel-base, 32-in. wheels, 3½-in. tires, **$1,850**

THE HAYNES-Apperson CO.
Kokomo, Ind.
PIONEER BUILDERS OF GASOLINE CARS IN AMERICA
Member A. L. A. M.
1715 Broadway, New York 1420 Michigan Ave., Chicago



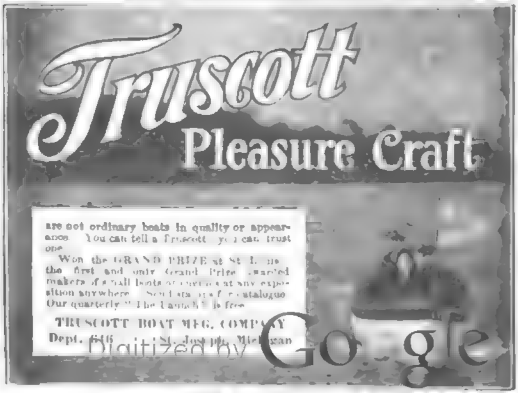
The 1905
HAWKEYE CAMERAS

appeal to those who wish efficiency as well as compactness.

$5.00 to $97.30.

Send for descriptive catalogue.

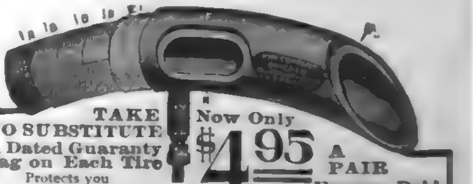
BLAIR CAMERA CO.,
Rochester, N. Y.



are not ordinary boats in quality or appearance. You can tell a Truscott—you can trust one.

Won the GRAND PRIZE at St. Louis, the first and only Grand Prize awarded makers of small boats or engines at any exposition anywhere. Send stamp for catalogue. Our quarterly "The Launch" is free.

TRUSCOTT BOAT MFG. COMPANY
Dept. 616 St. Joseph, Michigan



TAKE NO SUBSTITUTE
A Dated Guaranty Tag on Each Tire
Protects you against Old Stock

Now Only $4.95 A PAIR
Express Paid

ALLIGATOR PUNCTUREPROOF-SELF-HEALING BICYCLE TIRES

The ORIGINAL and only Puncture-proof and Self-healing Tire made. Nails, tacks, and glass will not let the air out. Positively will not become porous. Strong, durable, resilient. Greatest thickness where needed (see G in illus.) Examine—"feel of it." Sent C. O. D. anywhere, subject to examination—no deposit asked; but we pay express only when cash accompanies order. State diameter of rim and size tire wanted. CATALOG FREE. State & Lake Sts.

THE VIM COMPANY, Dept. 68, CHICAGO

The advertisements in Everybody's Magazine are indexed. Turn to page 1

WINCHESTER

REPEATING RIFLES FOR HUNTING.

In the Spring the wily woodchuck is quarry worthy of the rifleman's skill. Riflemen differ as to what caliber cartridge is best adapted to "chucking," but all agree that the rifle for this, as for all kinds of hunting, is some one of the nine different Winchester models. For results, always use Winchester guns for all your shooting and Winchester make of cartridges in all your guns.

FREE: Send your name and address on a postal card for our large illustrated catalogue.

WINCHESTER REPEATING ARMS CO., - - NEW HAVEN, CONN.

Mullins Stamped Steel Boats Are Safe—They Can't Sink

Staunchly built of strong, rigid steel plates with air chambers in each end like a life boat, they are buoyant—strong—safe—speedy—as much better than a wooden boat as a steel greyhound is better than a wooden schooner. They don't leak—crack—dry out—wear out or become waterlogged and can't sink because of the air chambers.

Motor Boats, Row Boats, Hunting and Fishing Boats.

Mullins Steel Motor Boats are elegantly equipped, full-fledged, torpedo stern motor boats—not row boats with motors in them. They are breaking all records.

Motor Boats, 16 foot, 1½ h. p. $135; 18 foot, 3 h. p. $240. Row Boats $20 up.

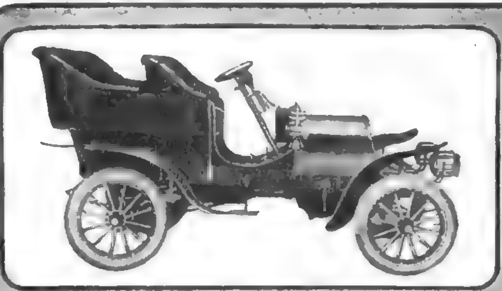
All boats are sold direct and every boat is fully guaranteed. Prompt deliveries.

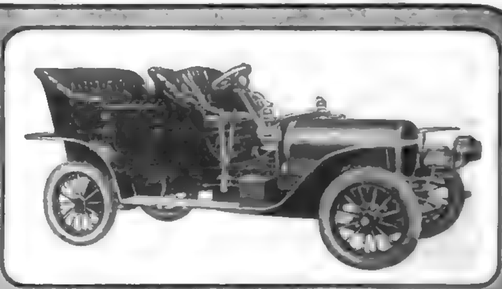
Send for 1905 Catalogue

The W. H. Mullins Company, (The Steel Boat Builders) **104 Franklin Street, Salem, Ohio.**

Member National Association of Engine and Boat Manufacturers.

Price, $135 16-ft. (Torpedo Stern Motor Boat, 1 1-2 h. p.





FRANKLIN

You may make a costly error if you judge *Franklin* cars by anything except what they will do

They cannot be fairly judged by ordinary standards. Their engineering is so far advanced and their entire design so superior in correctness to that of other cars, that every one of the six *Franklin* models does more than any other automobile of its type and more than the average car of a much costlier type.

Our 12 H. P. Roadster shown below carries two people actually 40 miles an hour. It is the only four-cylinder strictly runabout machine made in this country and the finest and speediest ever built. In this car Whitman made his famous record run from *San Francisco to New York* in the hottest summer weather in less than 33 days; against the best previous record of 61 days (made by a water-cooled car).

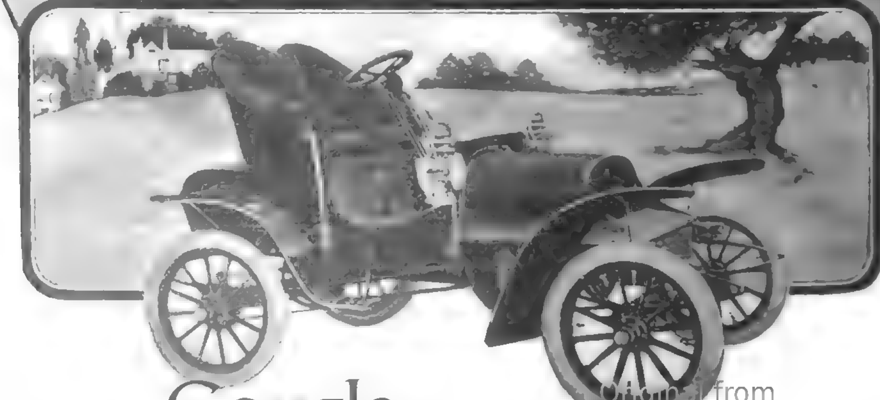
Our Light Touring Cars with rear- or side-entrance tonneaus — fixed or detachable shown above costing $1650 and $1700, carry four or five people faster, safer and more comfortably than the average heavy $2000 Touring-car. They have all its ability and strength without its complication, cumbrousness and tremendous operating expense.

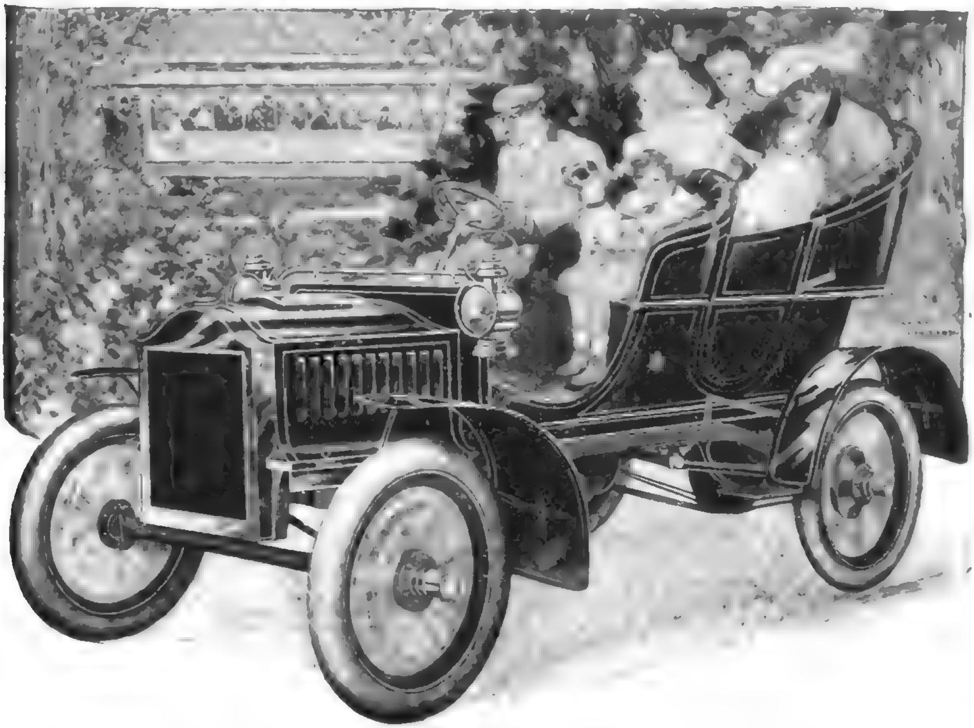
Our High-power Touring Cars shown above costing $2500 and $3500 are—on average American roads—the speediest, liveliest, safest, most pleasurable cars built anywhere at the price.

No sensible investigator now doubts the complete practicality of *Franklin* air-cooling under all possible conditions; but some water-cooled manufacturers are much dissatisfied about it, naturally.

If you want the facts, all the facts and nothing but the facts, send for our Catalogue and "Coast to Coast" booklet.

H. H. Franklin Mfg. Co., Syracuse, N. Y., *M. A. L. A. M.*





A Trolley Car that Needs no Track—the

OLDSMOBILE

has demonstrated by dependable service its possibilities as a car for family comfort as well as public utility. What is more healthful and enjoyable than to be out from the hot, over-crowded "trolley", in the fresh, exhilarating open, with speed and power at your instant touch, and with *nothing to watch but the road?* Life has new meaning to you, and the Oldsmobile a new place in your affections.

You find in our line the car you want, at the right price and with the quality you have a right to expect.

Standard Runabout,	**7 h. p.,**	**$650**	**Touring Car, 20 h. p., (2 cyl.)**	**$1,400**
Touring Runabout,	**7 h. p.,**	**750**	**Delivery Car, 16 h. p., (2 cyl.)**	**2,000**

Ten Passenger Wagonette $2,200

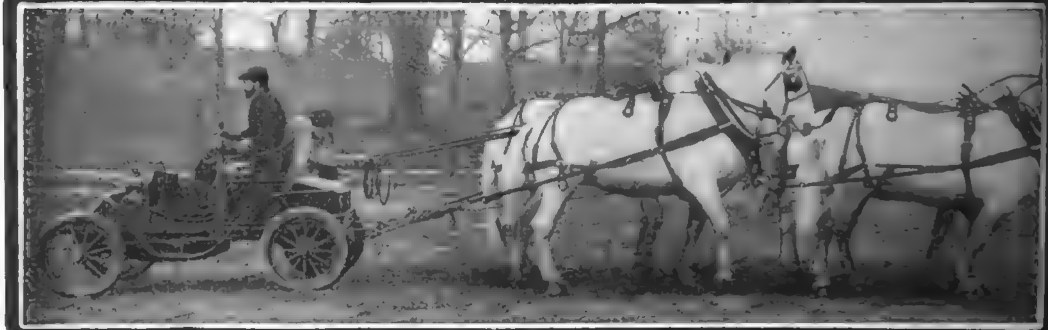
All prices f. o. b. Factory. Our handsome new catalogue "47" free on request.

Olds Motor Works, Detroit, U. S. A.

Member of Association of Licensed Automobile Manufacturers

Drawing by Karl Anderson
Copyrighted 1905, Brownell & Humphrey, Detroit

The Autocar Runabout (Type X) $900



The Power of This Runabout

The Autocar Runabout has a motor of 10 mechanical horse-power which is about equivalent to 15 animal horse power.

The horses, however, could furnish this power for only 8 hours a day. As the Autocar Runabout can be run for 24 hours a day, it will be seen that if both power and endurance are considered this car is equal to 45 horses.

This tremendous power coupled to a car weighing only 1200 lbs. gives the Autocar Runabout great speed and hill-climbing ability and is one of the things that make it the most remarkable small car built.

The motor in the Autocar Runabout is of the two cylinder horizontal opposed type. It is located in front under the hood, where it is instantly accessible. The transmission case may be reached by lifting the floor in front of the seat. This car has three forward speeds and reverse, and shaft drive.

Catalogue descriptive of Type X $900, Type VIII Tonneau Car $1400, and Type XI Four Cylinder, Side Entrance Tonneau Car, $2000, with dealer's name, sent free upon request.

THE AUTOCAR COMPANY, Ardmore, Pa. *Member Association Licensed Automobile Manufacturers.*

FOR Vacation Pictures

No. 3 FOLDING

Film Premo

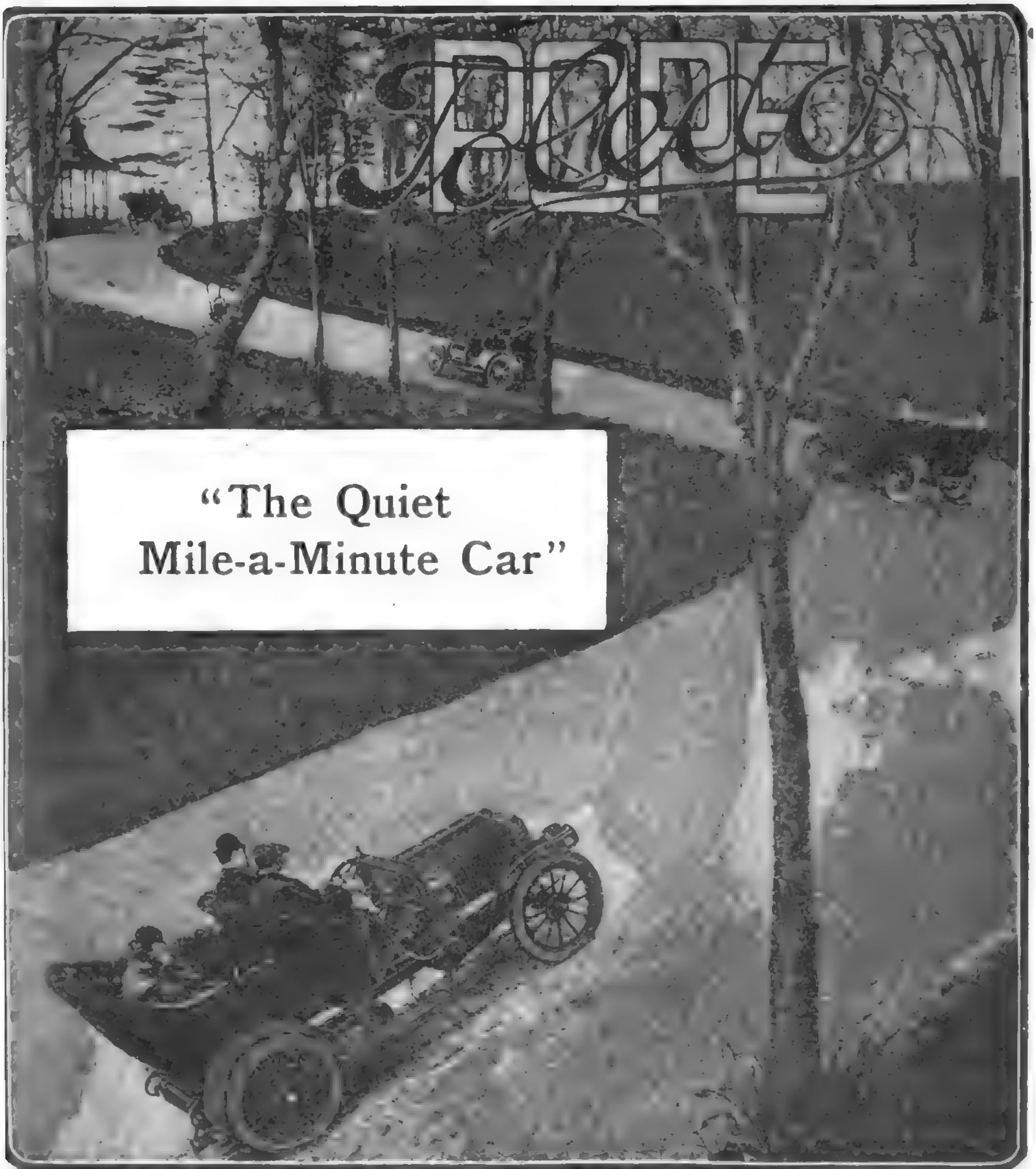
A compact camera that loads in daylight with the Premo Film Pack. Bausch & Lomb Automatic Shutter. Rising Front. Rack and Pinion Focusing.

THE PRICE:

No. 3 Folding Film Premo, 3¼ x 4¼,	$18.00
Do., for pictures 3¼ x 5½,	20.00
Do., for pictures 4 x 5,	20.00

ROCHESTER OPTICAL CO.,

Send for Premo Catalogue. **ROCHESTER, N. Y.**



This interesting photograph of Tam O'Shanter hill, in Fairmount Park, Philadelphia, shows the "Quiet-Mile-a-Minute"

POPE-TOLEDO

ascending on the high gear, taken by the staff artist of the North American, March 12, 1905. The Pope-Toledo is the only car of its rated horse-power in the world that will take this hill on the high gear. **Demand** a car that will throttle down to 5 miles an hour or run 50 miles an hour with five passengers, and take **all** the hills, without shifting gears, and your choice is **bound** to be a **Pope-Toledo.** Send for catalogue describing

30 H. P. Front Entrance, immediate delivery	**$3,200**	**30 H. P. Side Entrance,**	**$3,500**
20 H. P. Side Entrance,	**2,600**	**45 H. P. Side Entrance,**	**6,000**

Canopy or Victoria Top, $250 Extra

POPE MOTOR CAR CO., Desk G, TOLEDO, OHIO

Members Association Licensed Automobile Manufacturers

REO

The "Fittest" Car

REO cars are the "survival of the fittest" in motoring. They contain none of yesterday's mistakes, complications, and needless expense; but embody only its experience and its successes.

The latest knowledge, the most advanced ideas, thoroughly demonstrated principles applied in the most effective way, and manufacturing on a large and economical scale—make the REO Touring Car at $1,250 equal to most $3,000 cars in speed and comfort at half the cost of maintenance.

REO Touring Car, $1,250

Only 90 pounds of car weight to a full horse-power.

Double-opposed engine with long continuous hill-climbing stroke.

Practically unbreakable transmission. Jar-proof radiator. Positively automatic carburetor. Completely enclosed dust-proof mechanism. Control accurate, sensitive, and absolutely certain. Direct drive speed, anything from 5 to 35 miles per hour.

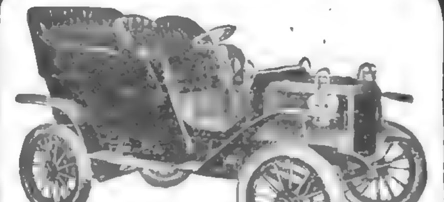
REO Runabout, $650.

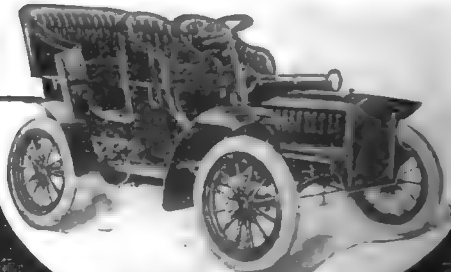
8 H. P., 900 pounds, two-passenger car; 25 miles per hour, with an equally remarkable engine for its size, and the same type radiator, circulation, transmission, and mechanical perfection as its big brother.

Send for catalogue explaining both cars in full.

REO Motor Car Co.

R. E. Olds, Pres.; Factory: Lansing, Mich.
R. M. Owen, Sales Manager
138 West 38th Street, New York City
Agencies throughout the United States





Model F, $950,
f.o.b. Detroit.

Power Economy

Cadillac construction is so simple—so closely does it approach absolute perfection—that practically all energy the motor develops is used as an actual *propelling force.* This principle of economizing power—and hence *minimizing the cost of maintenance*—is the chief feature of Cadillac superiority.

CADILLAC

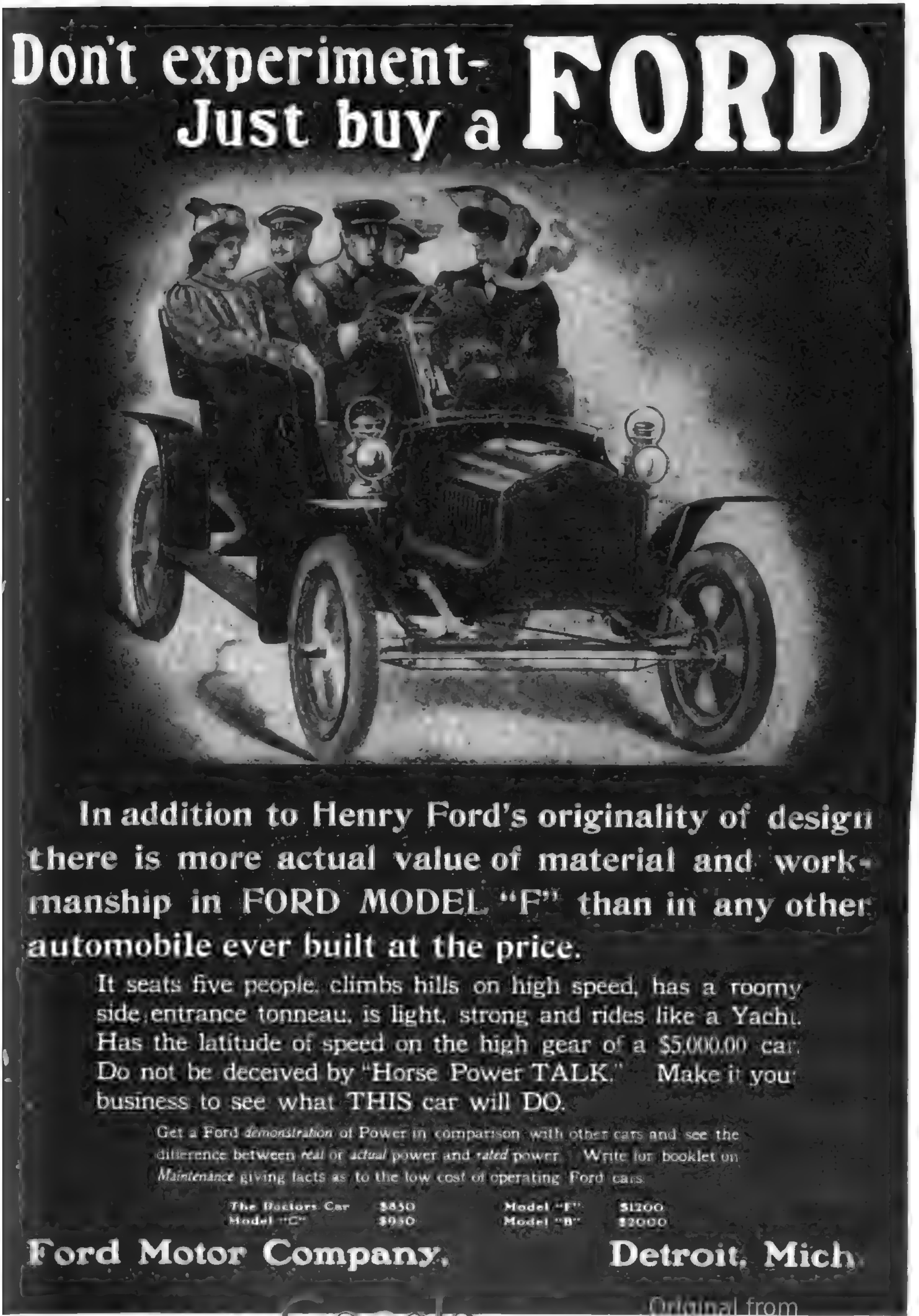
economy coupled with unfailing reliability, has placed the "Car that Climbs" in the front rank of motor vehicles. Of all automobiles it comes nearest to being actually *trouble-proof.*

You would be interested in our beautiful catalog—still more interested in seeing and trying a Cadillac at the nearest dealer. Write for booklet Q and the dealer's address.

Model F—Side-Entrance Touring Car shown above, $950.
Model B—Touring Car, with detachable Tonneau, $900.
Model E—Light, stylish, powerful Runabout, divided seat, $750.
Model D—Four-Cylinder, 30 h. p. Touring Car, $2,800.

All prices f.o.b. Detroit.

CADILLAC AUTOMOBILE CO.,
Detroit, Mich.
Member A. L. A. M.



Don't experiment— Just buy a FORD

In addition to Henry Ford's originality of design there is more actual value of material and workmanship in FORD MODEL "F" than in any other automobile ever built at the price.

It seats five people, climbs hills on high speed, has a roomy side entrance tonneau, is light, strong and rides like a Yacht. Has the latitude of speed on the high gear of a $5,000.00 car. Do not be deceived by "Horse Power TALK." Make it your business to see what THIS car will DO.

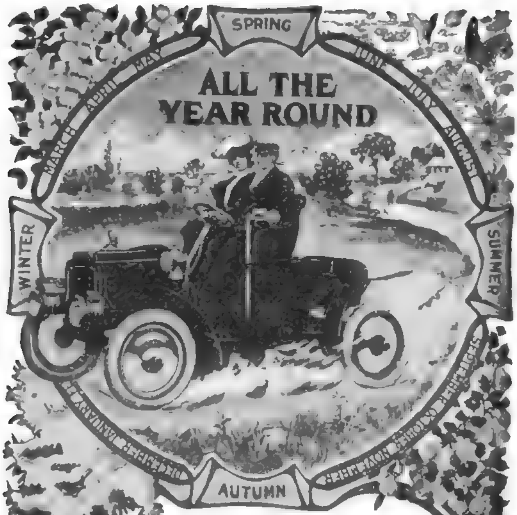
Get a Ford *demonstration* of Power in comparison with other cars and see the difference between *real* or *actual* power and *rated* power. Write for booklet on *Maintenance* giving facts as to the low cost of operating Ford cars.

The Doctors Car	$850	Model "F"	$1200
Model "C"	$950	Model "B"	$2000

Ford Motor Company, Detroit, Mich.

Canadian Trade supplied by the Ford Motor Co. of Canada, Ltd., Walkerville, Ont.

Please mention Everybody's Magazine when you write to advertisers.



KNOX

WATERLESS CARS

Are all equipped with the famous patented **Knox Pin** system of **air cooling**, which is **absolutely unlike** and 50% **better** than any other. The corrugated pins surrounding each cylinder present to the fans a heat-radiating surface of 32 square inches for every square inch of outside surface of the cylinder, while the fans run at a speed varying automatically with that of the engines.

Thus a Knox Car, cooled by the only perfect system, runs satisfactorily at all seasons. It is pre-eminently the

ALL THE YEAR ROUND CAR

Air-cooling dispenses with all unnecessary weight and makes possible the simple Knox construction known for its great strength and durability.

KNOX CARS ARE

RELIABLE ECONOMICAL
POWERFUL

They meet the most exacting demands of a business or pleasure vehicle.

Six styles of Passenger Cars and six styles of Commercial Cars.

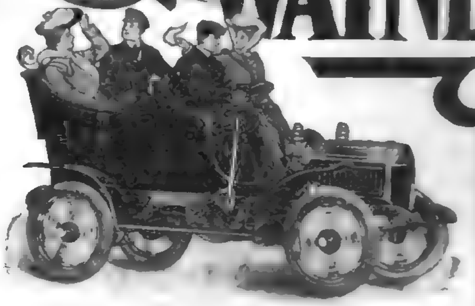
Catalogue and full particulars will be sent on request.

Selling agencies in all principal cities.

KNOX AUTOMOBILE CO.
SPRINGFIELD, MASS.

Members Association Licensed Automobile Manufacturers

THE WAYNE



Model C, a Big, Powerful Car for $1,250

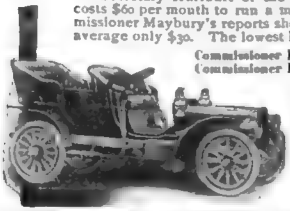
20 H. P., double opposed motor, cylinders 5¼ x 5, weight 1,600 lbs. Wheel base, 90 inches.

Extract from the Detroit Journal of March 31st

"In his 1905 estimates Park Commissioner Bolger asks an appropriation of $725.00 for the care and repair of his machine. The automobile cost $800. Up to date the city has spent $750 on it for repairs.

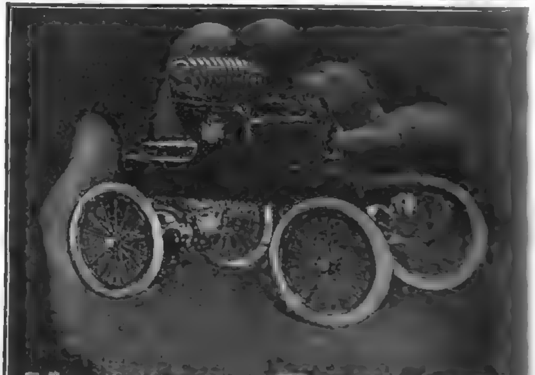
"Secretary Hurlburt of the Park Board says that it costs $60 per mouth to run a machine, but Street Commissioner Maybury's reports show that he has paid on an average only $30. The lowest he paid was $5."

Commissioner Maybury's Car is a WAYNE
Commissioner Bolger's is NOT



The Wayne Model B (small cut), 4 cylinder (vertical), 24-28 H. P. motor, 100-in. wheel base, sliding gear transmission. Price $2,000. Write for catalogue.

Wayne Auto. Co.
Detroit, Mich.



NATIONAL ELECTRICS

EASY TO HANDLE

No chauffeur required to operate a little National Electric Automobile.

Always ready and safe as family horse

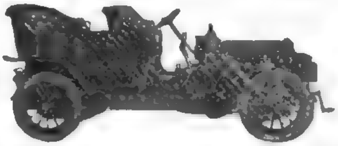
Our new, attractive line of Electrobiles Runabouts and Stanhopes now ready for delivery.

WRITE FOR CATALOGUE

NATIONAL MOTOR VEHICLE CO.
1017 E. 22nd ST. INDIANAPOLIS, IND. U. S. A.

Member American Motor Car Manufacturers

Columbia



COLUMBIA AUTOMOBILES, covering the entire field of Motor Car Service, are described in detail in three catalogues devoted respectively to Columbia 18 H.P. and 35-40 H.P. Gasolene Cars, Columbia Electric Carriages, and Columbia Electric Delivery Wagons and Trucks. These are not only the handsomest, but the most explicit and carefully arranged Automobile Catalogues ever printed, and each will repay the careful study of every present or prospective owner of a vehicle in the class it covers. Sent free on request. When writing please state which catalogue is desired.

ELECTRIC VEHICLE COMPANY

HARTFORD, CONN.

NEW YORK: 134-6-8 West 39th Street
CHICAGO: 1413 Michigan Avenue
BOSTON: 74-6-8 Stanhope Street

You want a
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toy pistol, but
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ouble Action

evolver

2.50

Safe
Reliable
Durable

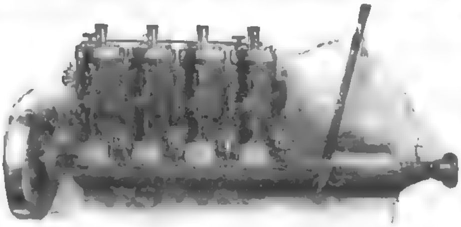
22 Caliber, 7 Shot, Rim Fire.
32 Caliber, 5 Shot, Rim or Center Fire.

IF not to be had of your dealer write us, stating preference and enclosing amount, and we will supply you by return mail or express, sending prepaid.

Write for Free Catalog.

ARRINGTON & RICHARDSON
ARMS CO.
365 PARK AVE
WORCESTER, MASS.

SMALLEY
MARINE GAS ENGINES



DON'T EXPERIMENT

When in need of a motor for your boat purchase one that is tried and true—don't experiment. We are pioneers in the marine gasoline engine industry and we build nothing but marine motors: this is our specialty. Our machines are not high priced, but they are high grade, and embody a class of material and workmanship that is not, and cannot be, surpassed.

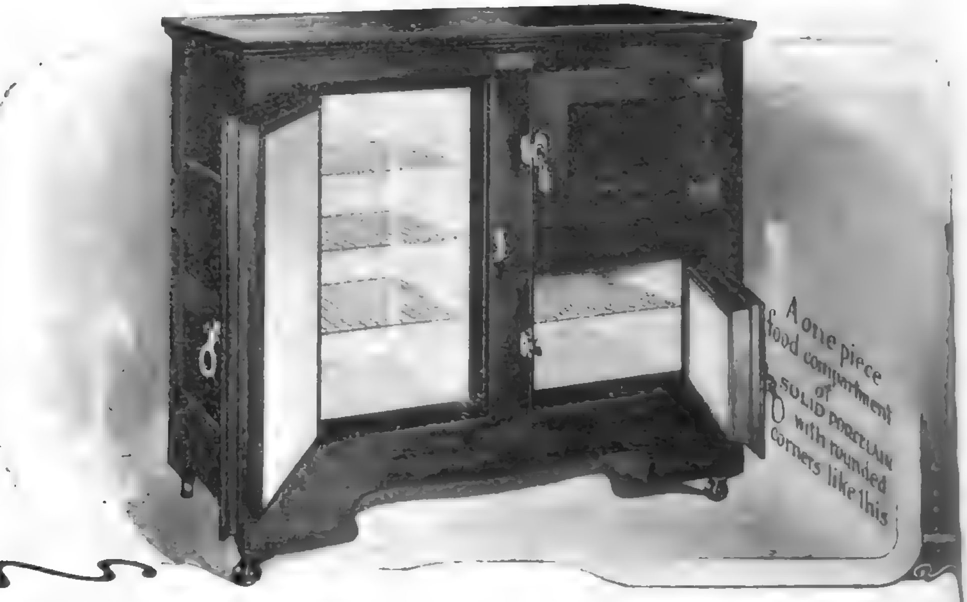
SMALLEY engines are built in sizes suitable for any kind of boat requiring from 2 to 30 horse power and are furnished in one, two, three, and four cylinder types. Easy starting, superb speed control, and for size and speed the most powerful engine on the market. Jump spark or touch spark ignition.

For 10 cts. in stamps we will send you our complete and handsomely illustrated 1905 catalogue.

When writing us please address

Smalley Motor Co., Ltd., Dept. A

Bay City, Mich., U. S. A.


A one piece food compartment of SOLID PORCELAIN with rounded corners like this

The "Monroe"

THE family refrigerator is too often a source of disease. Good health demands that food should be kept in strictly sanitary receptacles. The food compartments of a "Monroe" are made of snow-white Porcelain ware moulded in one piece. The "Monroe" is the only real Porcelain refrigerator made, and the only one having food compartments with rounded angles, and absolutely without a joint or crevice—therefore strictly sanitary.

The "Monroe" is sold direct to the user on approval, and is guaranteed to give satisfaction. Prompt shipments and freight prepaid. Our descriptive catalogue sent upon request.

ADDRESS DEPARTMENT "C"

MONROE REFRIGERATOR COMPANY

Main Office and Factory: Lockland, Ohio—Station R., Cincinnati
New York Office and Showrooms: 19 East 21st Street

COMMUNITY SILVER
Is sought for its style and durability
ONEIDA COMMUNITY, Ltd.

SQUABS are raised
bring
makers for
farmers
our FREE BOOK and learn this immensely
PLYMOUTH ROCK SQUAB CO.
289 Atlantic Ave., Boston, Mass

ROGERS
STAINFLOOR
FINISH

SEND US 25 CENTS

To pay express charges, and we
send you, prepaid, a good B
sample Can of **Rogers** Stain
Finish, the best Floor Fin
and the best general finish for
and all Interior Woodwork.
of can will cover 20 square
coats. Mention color wanted
Oak, Dark Oak, Mahogany,
Cherry, Malachite Green, or
parent. Stamps accepted.

Rogers Stainfloor Finish makes old floors look
makes all floors and all woods look beautiful.

Our Booklet, "Care of Floors," mailed F

DETROIT WHITE LEAD WORKS, Dep. T DETRO

Before Bowel Troubles

begin is the best time to give baby

IMPERIAL GRANUM

THE UNSWEETENED

FOOD

It relieves and also prevents the fermenting process and irritation caused often by milk alone or by sweetened, malty, foods. It strengthens digestion, builds up solid flesh and gives strong, healthy tone and hardy resisting power to the system.

FOR ALL WASTING DISEASES AT ANY AGE

Imperial Granum is so rich in the elements needed to repair wasted tissue and replenish vital force that it makes an ideal nourishment for all weak and delicate persons of every age. It is particularly valuable in the low and impoverished condition which leads up to and accompanies pulmonary consumption.

TWO INVALUABLE FREE BOOKS

The different uses of Imperial Granum for babies and for adult invalids are explained in our two books, "The Care of Babies" and "Food—Its Relation to Health." Either will be sent free on request together with a LARGE FREE SAMPLE OF IMPERIAL GRANUM. If you ask for it we will include a bright little rag doll, to be cut out and stuffed—for baby.

JOHN CARLE & SONS, Water St., cor. Maiden Lane, NEW YORK CITY

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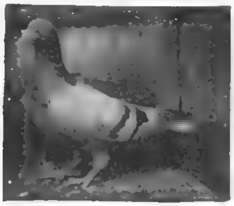
4 PACKAGES FOR 20¢
PURE PEPSIN GUM
Coca-Cola PEPSIN GUM
RELIEVES INDIGESTION
RANKLIN MFG. CO. RICHMOND-VA.



SQUABS are money-makers. Ready for market when four weeks old. Breeders produce from 8 to 10 pairs every year. Each pair can be sold for 50 to 80 cents. Our Homers produce the finest squabs in this country. They require little attention. Send for information and prices.

HOMER SQUAB COMPANY
Box L, LINDENHURST, N. Y.

HAWAIIAN TARO

Taroena NATURE FOOD

CALMS SUMMER DIGESTIVE IRRITATION

Babies, Invalids, Convalescents, Dyspeptics, and all whose digestion is delicate and easily upset during hot weather should at once begin to eat Taro-ena, which contains nothing indigestible, and besides is easier to digest and more nutritious than any other food. Taro-ena is pure, unsweetened taro, cooked to a fine meal, not artificially prepared nor predigested. It is completely digested and assimilated even by the weakest stomach without tax or waste of energy. It makes strong bone and muscle. Calms and nourishes digestive powers to normal, happy health. Delicious. Children tease for it. Makes weaning easy. Regular size, 50c.; Large, $1.00; Hospital, $3.00; at all drug stores or by mail prepaid.

SEND 10¢. FOR LARGE TRIAL SIZE

FREE Send us the front from top of 50c. or $1.00 box, and we will mail you, free, an elegant photo-engraving of a beautiful Hawaiian scene suitable for finest framing (no advertising on it).

TARO FOOD COMPANY, Box E, DANBURY, CONN., Agents

If SPIM Preparations had been known a generation ago, sweet-tempered and clear-skinned people would be the rule to-day — churlish natures and poor complexions the exception. —The SPIM Physician.

His mother writes: "I forgot to procure a fresh supply of SPIM Soap." Hence these tears.

Start Baby Right

Who ever heard of a peevish, crying baby (because of skin affections) in a home where

Spim Soap and Spim Ointment

are known? They are nowadays *indispensable* household preparations. They're *so much better than any powders*, because they are the *rational* remedies. They keep the pores open as Nature intended, instead of clogging. There never was a soap so wonderfully soothing and cleansing. There never was an ointment so speedy in its results. There never was a baby whose mother was not glad she had heard of SPIM Soap and SPIM Ointment.

And they're just as effective helps to *grown-ups* as they are to babies.

The word SPIM is one of our own coinage, thus **S**odium, **P**otassium, **I**ron, **M**anganese, the valuable properties from mother earth from which SPIM Preparations are made.

Start Baby Right—*Start it with a bank account* as well as with a clear skin and cheerful disposition.

$500 IN PRIZES. Our "Watch the Baby" booklet, sent free on request, explains how that sum is awarded. It also tells more of SPIM. We will send our interesting and attractive Album of "400 Beautiful Babies" upon receipt of one wrapper of SPIM Soap or SPIM Ointment. If your druggist can't supply you, we will—the Soap at 25c., the Ointment at 50c., postage prepaid. But send us that druggist's name with your order and we will mail you the album of "400 Beautiful Babies" free for your trouble.

SPIM COMPANY (Chas. B. Knox, Pres.),
4 Knox Ave., Johnstown, N. Y.

NOTE.—My name is a household word. As the sole proprietor of Knox's Gelatine, which has the largest sale of any gelatine in America—*because it is the best*—everyone knows of me. My word and my name are good everywhere—they have always been so. Hence I could not afford, even if I were so inclined, to give my endorsement to anything in which I had not the fullest confidence and which I could not back up to the last degree.

I *personally* guarantee SPIM Soap and SPIM Ointment to the women of America. I know they are all that is claimed for them.

CHARLES B. KNOX.

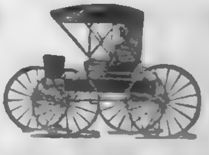
KLIP-KLIP

BEST EVER MADE
A perfect manicure
Quick, easy, simple and strong.
The Original, made in German silver, **25c.**
Klip-Klip Jr., nickeled, **15c.** At dealers or mailed. Accept no substitute.

Makes the nails beautiful round & smooth

As heretofore, made only by
KLIP-KLIP COMPANY,
Send 4c. in stamps for book, "How to Care for the Hands."
569 Clinton Ave. S., **Rochester, N. Y.**

$27.90 **$27.90**



TOP BUGGIES
$27.90 to $68.50

OPEN BUGGIES
$22.50 UP

GUARANTEED BUGGIES

Direct to you at factory prices and you save middlemen's profits. Our large free catalogue tells all about our no money with order plan, freight offer, 2 years' guarantee, and how we ship anywhere on

30 DAYS' FREE TRIAL

We make 140 styles of vehicles and 100 styles of harness. Get our offers before you buy.

Write To-day for Free Money Saving Catalogue.

U. S. BUGGY & CART CO.
B 536, CINCINNATI, O.

WE ARE SELLING

Battery Fan Motors, $1.25 to	$10.50
Battery Table Lamps, $3.00 to	10.00
Telephones Complete, $2.50 to	11.25
Electric Door Bell, 75c. $1, $1.25	1.50
Carriage and Bicycle Lights, $2.00 to	5.00
Lanterns and Pocket Flash Lights, 75c. to	3.00
$8.00 Medical Batteries	3.95
Telegraph Outfits, $1.75 to	2.50
Battery Motors, 75c. to	12.00
Necktie and Cap Lights, 75c. to	[illegible]
Dynamos [illegible]	[illegible]

OHIO ELECTRIC WORKS CLEVELAND.

[illegible] free. Profits [illegible]
Ohio Electric Works, Cleveland, O.

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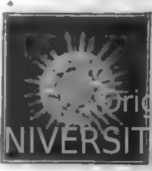
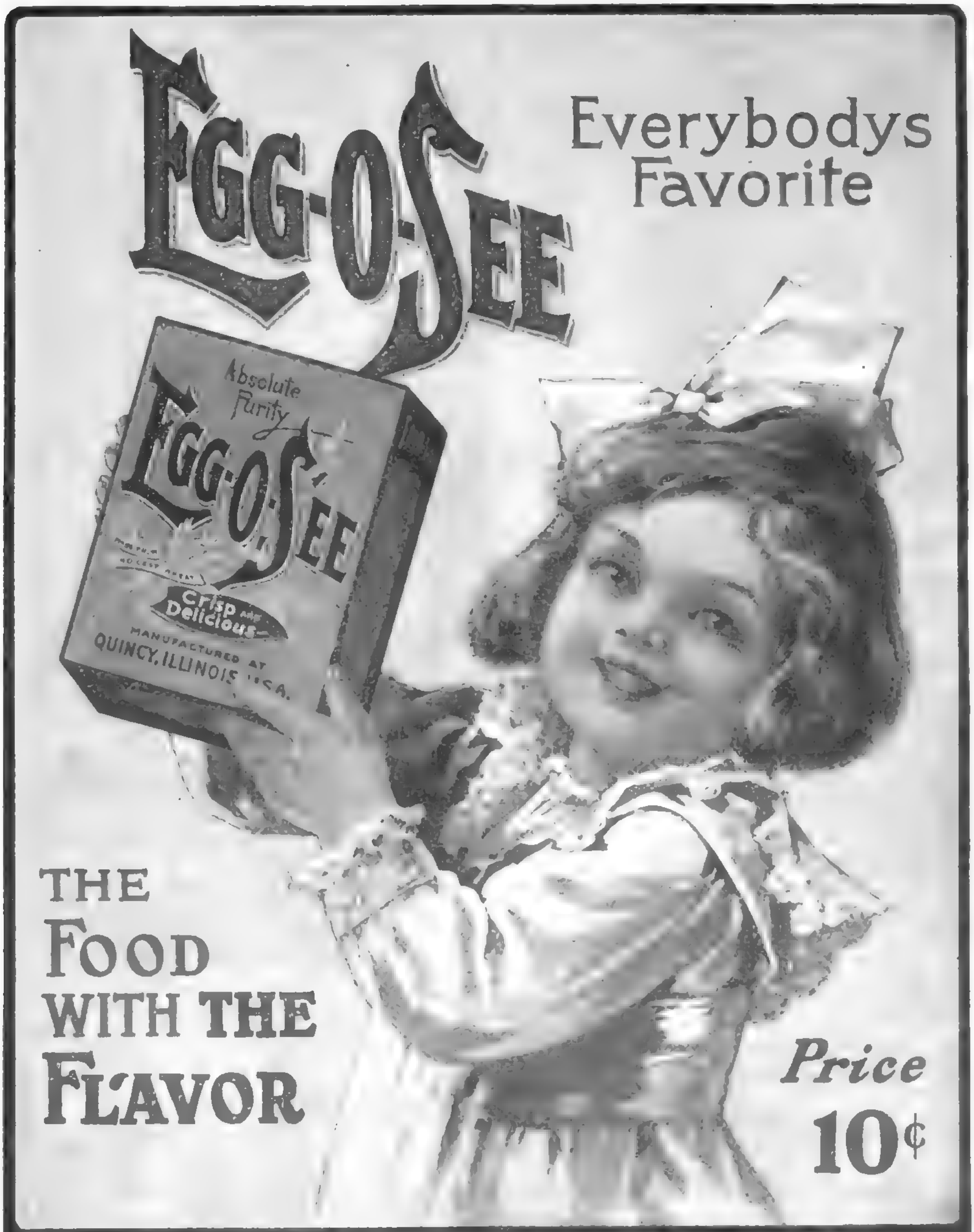
"The Colorado Gem," Newest Product of Our Gem Mines



A beautiful **Genuine Topaz**, of purest white color, finest Diamond cut, wonderful brilliancy, and great hardness. Endorsed by leading experts. Far superior to the best imitation Diamond ever produced. Remember, I guarantee these stones to be **genuine.** Special price, $2.00 each, 3 for $5.00. Size, up to 2 carats.

Address, with remittance,
H. [illegible] Expert Gem Cutter,
1536 Champa Street. Denver, Col.

The advertisements in Everybody's Magazine are indexed. Turn to page 2.


EGG-O-SEE
Everybodys Favorite
Absolute Purity
EGG-O-SEE
Crisp and Delicious
MANUFACTURED AT QUINCY, ILLINOIS U.S.A.
THE FOOD WITH THE FLAVOR
Price 10¢

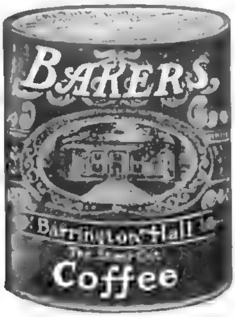
WE offer you EGG-O-SEE in an inner-lined, air-tight, germ proof package, insuring absolute purity. It is the whole grain of the choicest California white wheat, flaked, crisped to a dainty brown, flavored with pure fruit juices. It is far more healthful and delicious than bread, crackers, or ordinary cereal foods. Why buy the slow selling kinds, which come to you 6 months to 2 years old, stale and unfit for use.

SAFEGUARD YOUR HEALTH. BUY EGG-O-SEE. ALWAYS FRESH.

If you can find a grocer who does not sell Egg-O-See send us his name and 10 cents, mentioning this publication, and we will send you a full-sized package prepaid. Address the Egg-O-See Co., Quincy, Ill.

In Pacific Coast and Rocky Mountain territory, the price of Egg-O-See is 15c; two packages, 25c.

Barrington Hall The Steel Cut Coffee



Sample Can Free

SEE COUPON

(Possibly your nearest grocer handles it now)

Barrington Hall is a rich, well-matured, well-blended Mocha and Java prepared for the coffee pot by an entirely new process. It is cut (not ground) into fine particles of uniform size and is freed from the dust and bitter tannin-bearing chaff—the only injurious property in coffee—always found in coffee ground in the old way.

SEND FOR FREE BOOKLET
"The Secret of Good Coffee"

It explains why no other coffee can equal Barrington Hall in flavor, and why

It can be used without ill effect

by those who find ordinary coffee injures them. One pound of Barrington Hall (steel-cut) will make 20 cups more of perfect, full-strength coffee than the same or any other brand ground the old way. A delicious Coffee, not a tasteless substitute.

CAUTION: Baker's Barrington Hall is the only genuine Steel-Cut Coffee.

We own the process by patent right; and roast, steel-cut, and pack by machinery at our factory in 1 and 2-lb. sealed tins. There are so-called imitations on the market. Your protection is in asking for and accepting only the Original Barrington Hall Brand.

CUT OFF THIS COUPON
or copy coupon, giving magazine and grocer's name.

BAKER & CO., COFFEE IMPORTERS
228 2d Street N., MINNEAPOLIS, MINN.

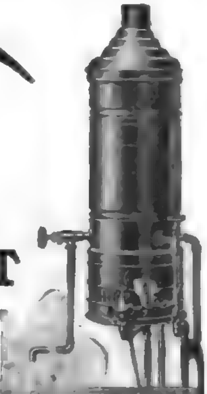
Please send me without expense sample can of Barrington Hall, the Steel-Cut Coffee, and booklet; in consideration I give herewith my grocer's name (on the margin).

My own address is________________________

____

The
Supply
of Hot Water
Never Runs Out
with a

Humphrey CRESCENT Instantaneous Water Heater



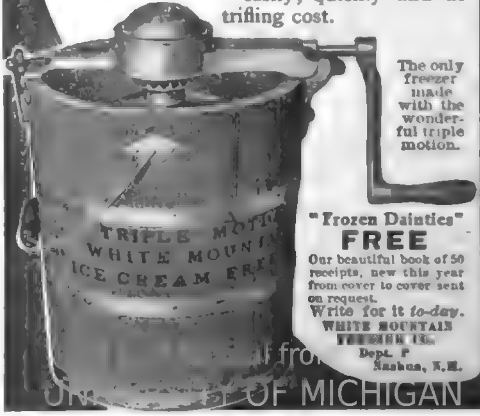
With a Crescent Water Heater in your bath-room you have any quantity of hot water always at your command—a drop or an ocean of it. Heats 20 gallons in seven minutes using only two cents' worth of gas or gasoline. And it does the work instantly; the water simply flows in cold and out hot. Always ready, always sure—a life-long friend to the household. The most economical, durable, and efficient heater made. Send for our booklet "*The Luxury of a Bath*" It's free.

Our other Instantaneous Heater—the Crescent AUTOMATIC—supplies hot water to all parts of a building without the trouble of lighting. Gas turns on and off automatically. Catalogue on request.

HUMPHREY CO.
Dept. B Kalamazoo, Mich.

Triple Motion WHITE MOUNTAIN Ice Cream Freezer

The White Mountain is the easiest and quickest freezing apparatus ever invented. With this famous freezer you can make an unlimited variety of frozen desserts *at home*—easily, quickly and at trifling cost.



The only freezer made with the wonderful triple motion.

"Frozen Dainties"
FREE
Our beautiful book of 50 receipts, new this year from cover to cover sent on request.
Write for it *to-day*.
WHITE MOUNTAIN FREEZER CO.
Dept. F
Nashua, N.H.

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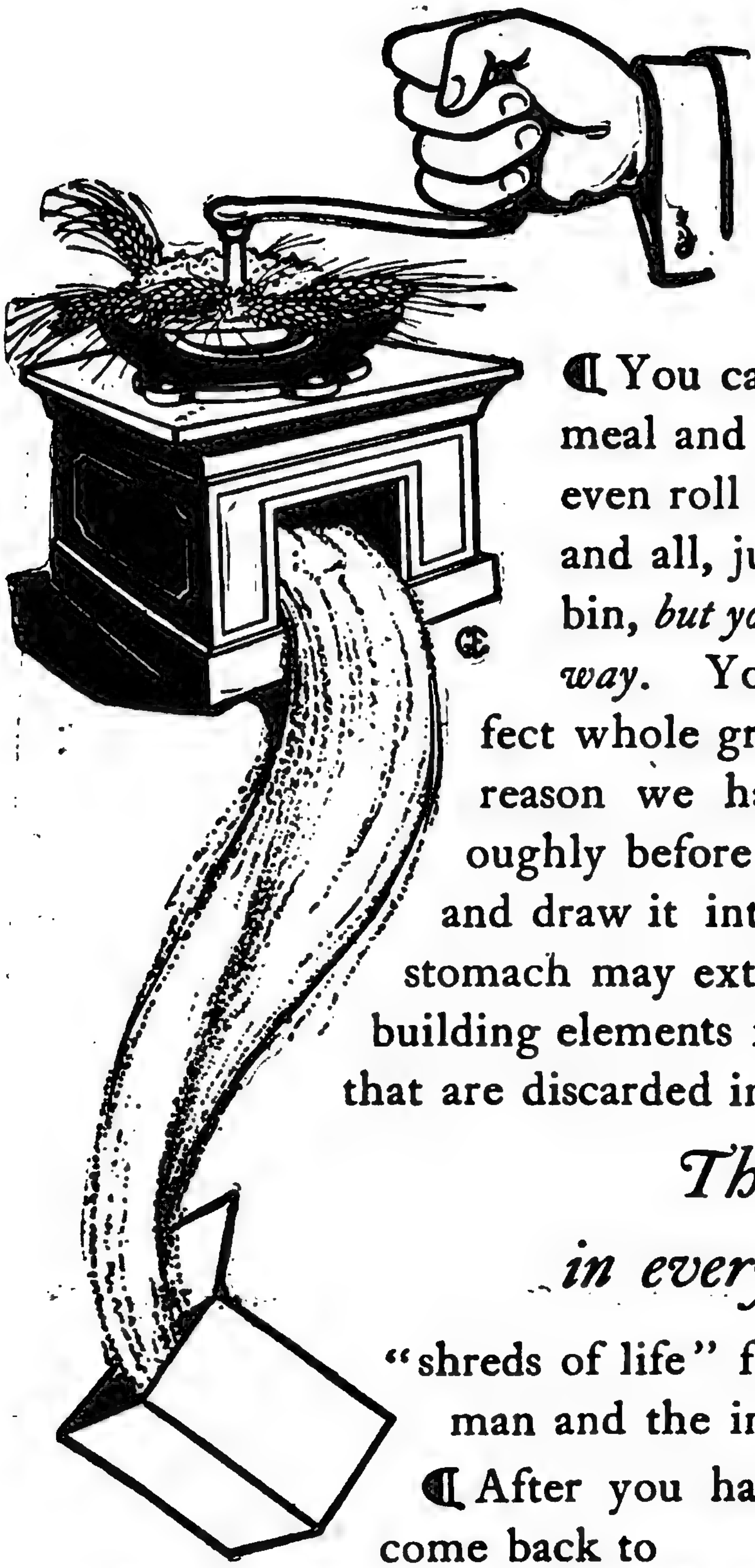


The Whole Wheat is Good to Eat

If properly prepared for the human stomach.

¶ You can grind up "any old thing" into meal and call it "breakfast food"—you can even roll it into flakes—dirt, cockle, wheat and all, just as it comes from the farmer's bin, *but you can't make Shredded Wheat that way.* You can't shred anything but perfect whole grains of cooked wheat. That's the reason we have to clean the wheat so thoroughly before shredding it. We then cook it and draw it into light, porous shreds so that the stomach may extract all the muscle-making, body-building elements from the whole wheat—elements that are discarded in the making of white flour.

There is health and strength in every shred of it—

"shreds of life" for the dyspeptic, for the out-door man and the in-door man.

¶ After you have tried all the "others" you will come back to

Shredded Wheat Biscuit

e one staple, cereal all-day food, better than bread, delicious as a reakfast dish with cream or milk, or in combination with fruits, vegables, eggs and oysters. ¶ **Triscuit** is the new shredded whole heat cracker—may be used as a toast or wafer with butter, cheese preserves. *Our "Vital Question" Cook Book is sent free. Write to-day.*

THE NATURAL FOOD COMPANY
Niagara Falls, N. Y.

"Standard"

PORCELAIN ENAMELED Baths & One Piece Lavatories

Comfort, convenience and health are at your command if your sleeping apartment or dressing chamber is equipped with a "Standard" Porcelain Enameled Lavatory. There is a personal satisfaction in having a modern lavatory for your own individual use, always at your service and ready for your toilet with hot and cold running water. Its presence obviates the necessity of partially dressing to go to the bathroom, possibly to find it already occupied. "Standard" One Piece Porcelain Enameled Lavatories by their snowy whiteness, chaste design and smooth service are an adornment to any apartment. They are absolutely sanitary and so easily kept clean and withal so economical that no reason remains for you to be content with the old-fashioned, unsightly and unhealthy wooden washstand.

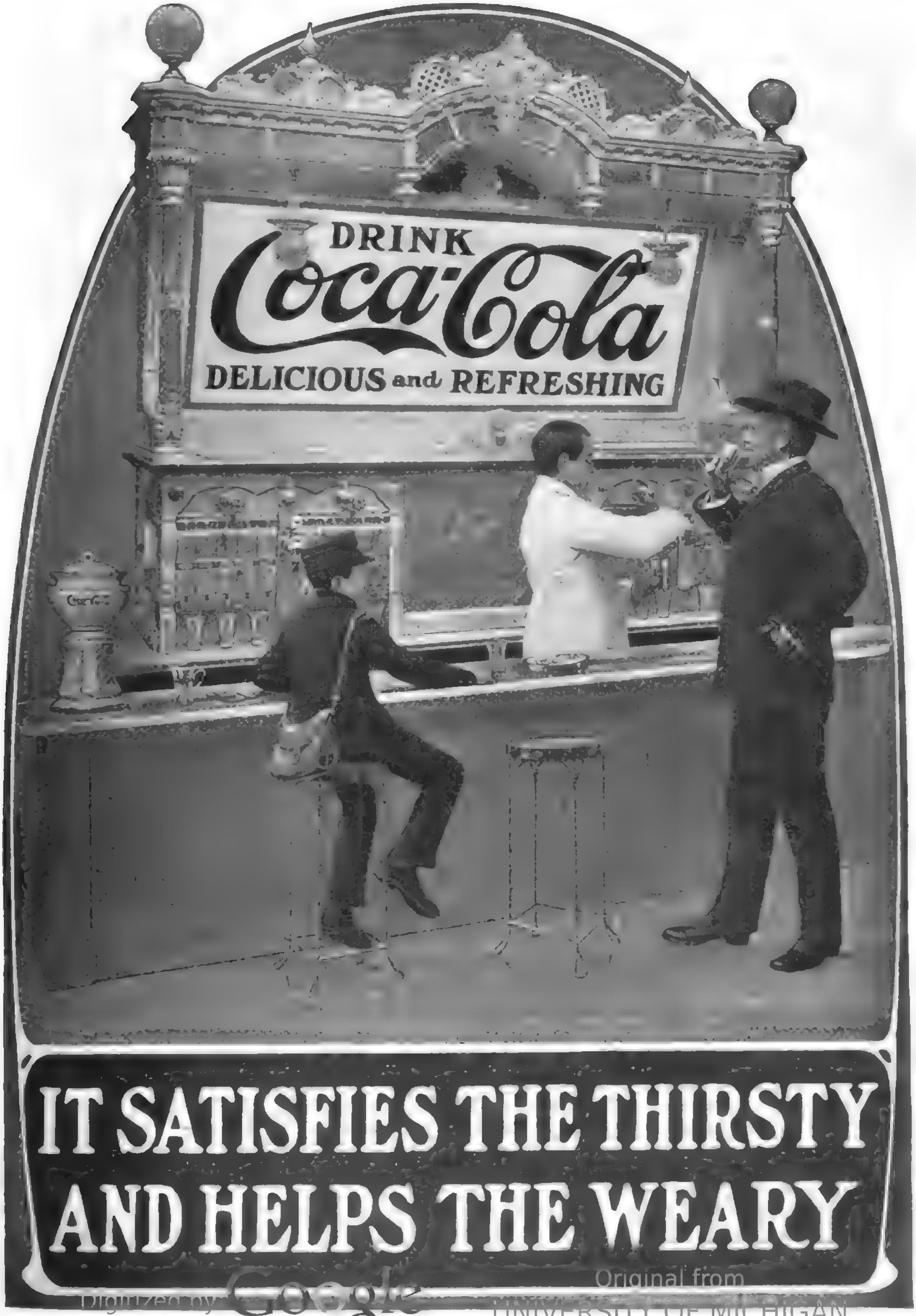
The lavatory shown in this illustration is **The Copley,** costing approximately **$45.50** not counting piping and labor of installation.

Our Book MODERN BATHROOMS shows many illustrations of beautiful one piece lavatories; prices of each fixture are given in detail. This book was prepared by experts and is the only one giving expert information regarding this most important subject. Free to any address for six cents postage.

CAUTION: Every piece of "Standard" Ware bears our guarantee "Standard" "Green and Gold" label, and has our trade-mark "Standard" cast on the outside. Unless the label and trade-mark are on the fixture it is not "Standard" Ware. Refuse substitutes—they are all inferior and will cost you more in the end.

Standard Sanitary Mfg. Co. Dept. G. PITTSBURGH, PA.

Offices and Showroom in New York: "Standard" Building, 35-37 West 31st Street
London, England: 22 Holborn Viaduct, E. C.


DRINK
Coca-Cola
DELICIOUS and REFRESHING
IT SATISFIES THE THIRSTY
AND HELPS THE WEARY

Three Generations of Genius

AND THE MUSICAL MARVEL THEY HAVE PERFECTED

BENEFICENT nature has placed within the soul of every human being the love of music. In every thousand she has picked a few for the richer dower of the ability to produce it. Among primitive people, those mortals thus favored have been set apart for special honor, and even worshipped because of their God-like power of producing melody that would stir even the soul of a savage.

If the power to produce music in person be a great mark of genius, what may be said of those who have conceived and perfected the means by which anyone can produce it? This magnificent faculty, which means so much to every man or woman lacking musical genius and education, has been conferred upon universal mankind by Mr. H. K. White, his sons and grandson, in the conception and perfection of the ANGELUS, by which everyone, from the child of three years to the musical artist, can play the piano with perfect technique, and expression limited only by the power of the player to *feel* the music being played.

The origin of all good inventions can be traced to the instinct and temperament of their inventors; and the student of history finds in the White family ample indications of musical genius. Mr. H. K. White, the father, was born in 1822, he taught singing-school at eighteen, led the choir, played the violin and flute in church for many years. In 1849 he began manufacturing melodeons at New London, Conn. His oldest son, Mr. J. H. White, was from boyhood about his father's factory, and at an early age began the study of constructing instruments and the tuning of organs and pianos. He sang in the church choir at twelve, played the organ in church at seventeen, and continued to do so for sixteen years thereafter.

To Mr. E. H. White, the second son, since deceased, is given the credit for the conception of the idea of playing the piano mechanically by means of the music roll, and the first successful device for the work was constructed under his direction on the *inside* of a piano in 1895; from which time until the present the ANGELUS has been placed on the *inside* of pianos.

In 1897 he had made under his supervision, and patented by him, the *outside* or cabinet form of a separate piano-player, which is the present ANGELUS.

A third son, Howard White, also deceased, began tuning and constructing organs at the age of sixteen, following the profession for about eighteen years, assisting his father and brothers in the development of their instruments, the SYMPHONY and the ANGELUS.

Mr. F. C. White represents the third generation of this musical family. He developed an unusual talent both in music and mechanics, at a very early age, entering the employ of the Company of which his father was and is President. The U. S. Patent Office amply testifies to the various inventions of his, which have added the recent remarkable improvements that have developed the ANGELUS to an instrument of almost human qualities.

The Piano-Player conception was Mr. White's.

The first Piano-Player ever built—THE ANGELUS—was Mr. White's.

To-day the only Piano-Player, with powers of expression that a committee of musical critics failed to distinguish from hand-playing, is the ANGELUS, invented and improved by three generations of musical genius.

To-day the ANGELUS principle, for the facilitation of technique—taking the place of the fullest knowledge of notes and keys—promises to become universally combined with the piano. Of course, many of these instruments are imitations of the ANGELUS, and, like all imitations, have vital shortcomings.

The ANGELUS holds its position of pre-eminence because it is an original invention, whose inventors still live—Father, Son, Grandson—all of unquestioned musical genius, still adding constantly to its powers, making it more human in its possibilities, more artistic in its wonderful effects. The imitator who must ferret his way around patent laws is naturally handicapped, and his machine is merely mechanical. The ANGELUS is entirely alone in the powers of human touch and expression. The ANGELUS alone gives *soul* to the music.

Dominant, live, energetic, ambitious, capable genius makes the ANGELUS, to-day, as ever, the pre-eminent and incomparable PIANO-PLAYER.

Van Camp's

BOSTON
BAKED
WITH TOMATO
SAUCE

PORK AND BEANS

Whose are these? asked Lena.

Van Camp's, of course, I'd know that with my eyes shut, says Hans.

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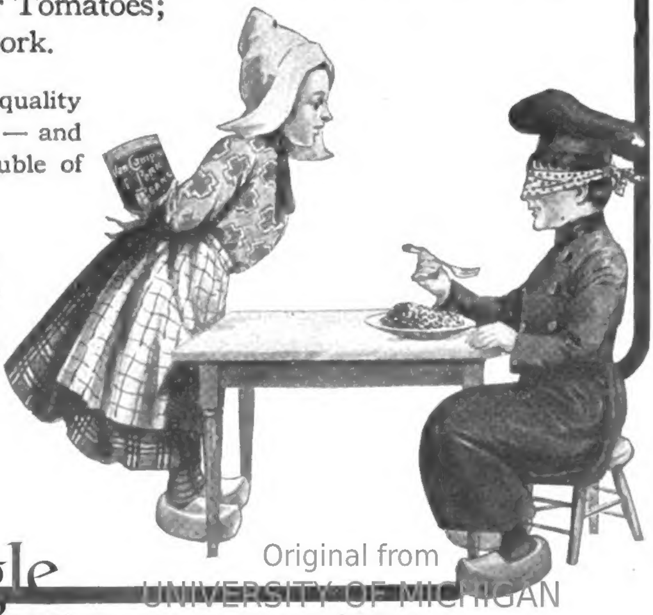

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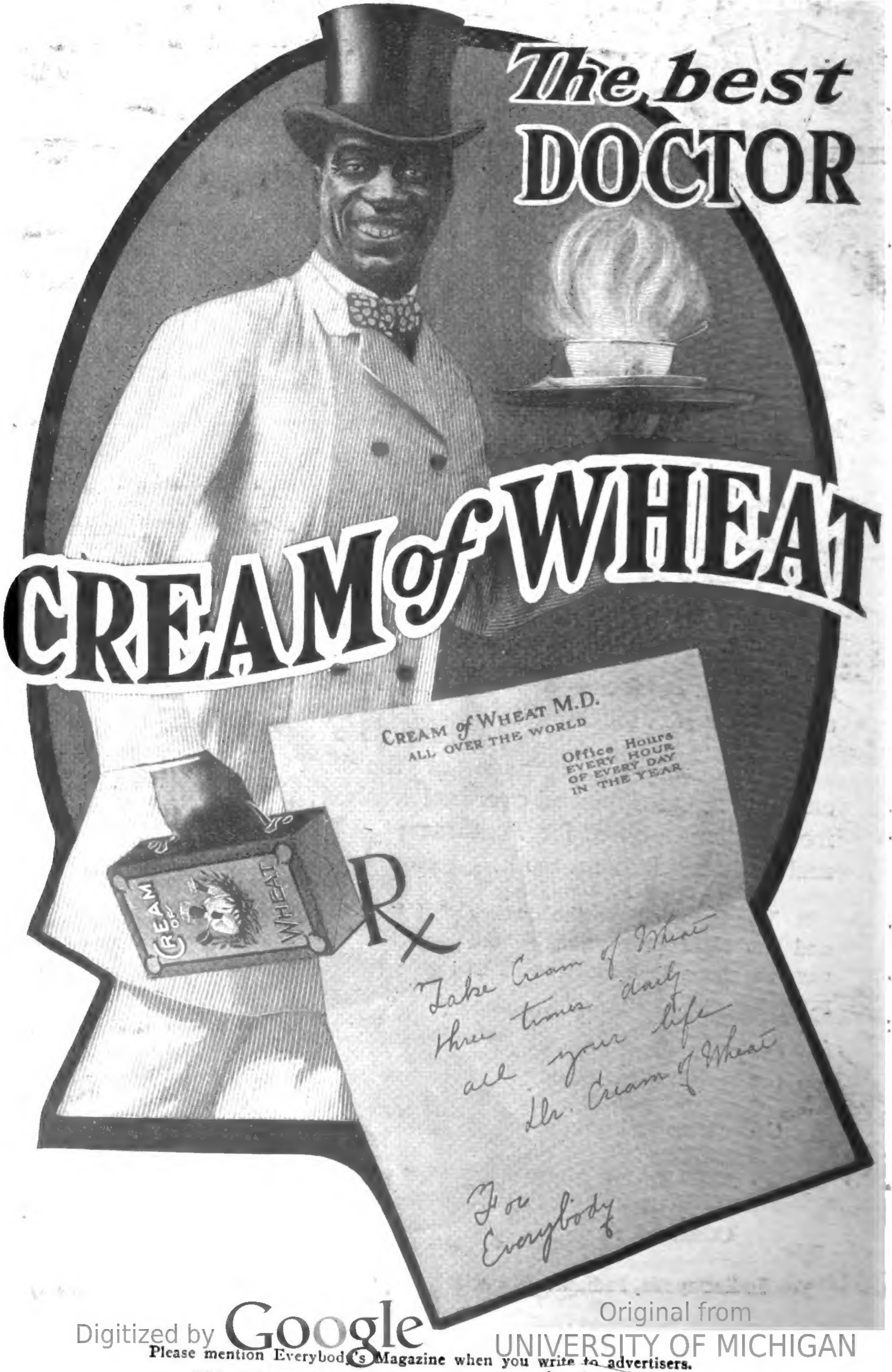
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M. 4313.	"Sylvia Ballet"—Pizzicato	Delibes
M. 4314.	"Rakoczy March"—Hungarian National Air	
M. 4316.	"Western Girl March"	Harbridge
31381.	"Fackeltanz" (Torchlight Dance)	Meyerbeer
31382.	"Tannhauser Overture"—Part I	Wagner
31383.	"Tannhauser Overture"—Part II	Wagner
31384.	Gioconda Selection	Ponchielli
31385.	"By the Swanee River" Plantation Fantasia	Myddleton
31388.	"Marche Slave" (Coronation March)	Tschaikowsky

Pryor's Orchestra

M. 4218.	"A String of Pearls Walzes"	Benjamin
M. 4317.	"Araby"—Intermezzo	Johns
M. 4318.	"College Life March" (vocal chorus)	Frantzen
31380.	"Merry Wives of Windsor" Overture	Nicolai

Violin Solo by Charles D'Almaine

M. 4336.	Medley of Irish Jigs	

Soprano Solo by Miss Florence Hayward (flute obligato)

M. 4320.	Serenade (Sing, Smile, Slumber)	Gounod

Contralto Solo by Miss Corinne Morgan (violin obligato)

M. 4321.	"Ben Bolt"	Kneass

Tenor Solos by Harry Macdonough (violin obligato)

31378.	"O Jesus, Thou Art Standing"	Ambrose
31379.	"Drink to Me Only with Thine Eyes	Old English

Tenor Solos by Byron G. Harlan (orchestra acc.)

M. 4323.	"The Waltz Must Change to a March, Marie"	Helf
M. 4324.	"A House to Rent"	Penn

Tenor Solo by Henry Burr (orchestra acc.)

M. 4338.	"In the Shade of the Old Apple Tree"	Williams and Van Alstyne

Baritone Solos by J. W. Myers (orchestra acc)

M. 4340.	"Mexico" (from "Humpty Dumpty")	Cole and Johnson
M. 4341.	"She Waits by the Deep Blue Sea"	Madden and Morse

Bass Solos by Frank C. Stanley (orchestra acc.)

M. 4328.	"Auld Lang Syne"	Burns
M. 4329.	"Easy Street"	Penn
31386.	"One Sweetly Solemn Thought"	Ambrose

Baritone Solos by Emilio de Gogorza (orchestra acc.)

M. 4325.	"Les Rameaux" (In French)	Faure
M. 4326.	"La Marseillaise" (In French)	de L'Isle
M. 4327.	"Largo al Factotum" (In Italian)	Barbiere-Rossini

Irish Song by Billy Murray (orchestra acc.)

M. 4342.	"Paddy's Day"	Mullen

Yodel Song by Frank Wilson

M. 4331.	"Emmett's Cuckoo Song"	J. K. Emmett

Duet by Miss Morgan and Mr. Stanley (orchestra acc.)

M. 4332.	"Just My Style" (from "Fantana")	Hubbell

Duet by Stanley and Macdonough (orchestra acc.)

31387.	"Crucifix"	Faure

Harry Macdonough and Haydn Quartet (orchestra acc.)

M. 4337.	"In the Shade of the Old Apple Tree"	Williams and Van Alstyne

Haydn Quartet (with orchestra acc.)

M. 4334.	"When We Listened to the Murmur of the Pine"	Robinson and Brookhouse
M. 4335.	"I Wonder if You Miss Me"	Snyder
M. 4339.	"On a Summer Night"	Williams and Van Alstyne
M. 4345.	"In the Evening by the Moonlight"	Bland

Coon Song by Rob Roberts (orchestra acc.)

M. 4343.	"The Mormon Coon"	Smith

Comic Duet by Roberts and Murray (orchestra acc.)

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85061.	Two Patriotic Songs (a) "Star Spangled Banner" (b) "Dixie"	
85062.	"Who Is Sylvia?"	Schubert

Mme. Louise Homer—Contralto

85069.	"Turn Ye to Me	Lawson

Pol Plancon—Bass

81065.	"Chant du Chasseur"—Dinorah	Meyerbeer
81066.	"Credo"	Faure
85064.	"Le Vallon—Meditation"	Gounod
85065.	"Jesus de Nazareth"	Gounod
85096.	(a) "Le Lazzarone" (b) "Le Filibustier"	Ferrace Georges

Antonio Scotti—Baritone

81063.	"La Mandolinata"	Paladilhe
81064.	Aria "Il re di Lahore"	Massenet
85067.	Aria Don Carlos "Per me guinto"	Verdi
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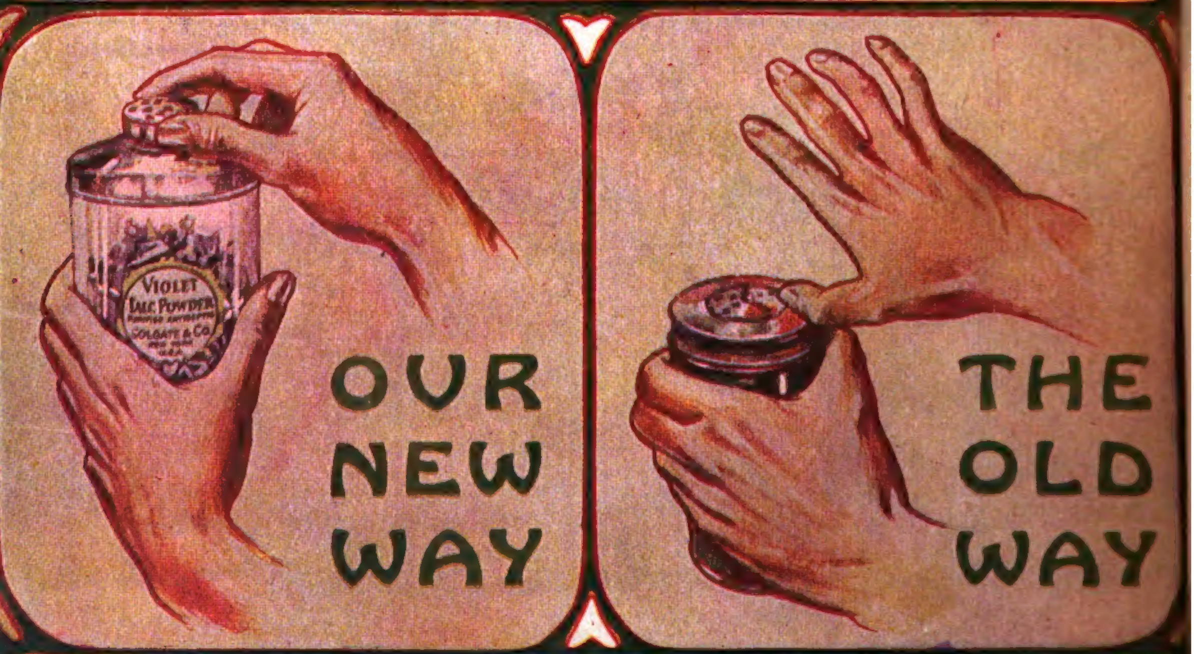

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